



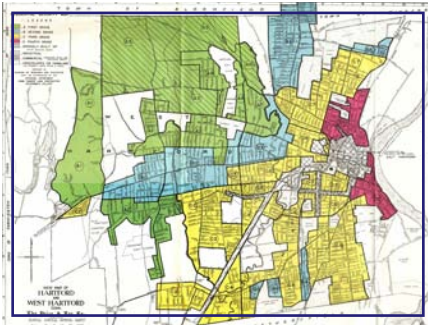
KIRWAN INSTITUTE
for the Study of Race and Ethnicity

NOVEMBER 2009

PEOPLE, PLACE AND OPPORTUNITY

MAPPING COMMUNITIES OF OPPORTUNITY IN CONNECTICUT

A Report Commissioned by Connecticut Fair Housing Center



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Of course, thanks to the members of our Coalition of Stakeholders:

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CENTER FOR CHILDREN'S ADVOCACY

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Understanding Connecticut's Geography of Opportunity

Introduction

The Connecticut Fair Housing Center has partnered with the Kirwan Institute for the Study of Race and Ethnicity to perform research that leads to a better understanding of how to support and promote inclusive, diverse communities of choice: communities and neighborhoods where families choose to live; where housing and schools are stable and well supported; where employment is accessible; and where all racial and ethnic groups, and persons with disabilities, are an integral part of the larger community.¹ Recognizing that housing is an important link to schools, employment, transportation, smart growth, and health care access, the Connecticut Fair Housing Center looked to the Kirwan Institute's work in the area of opportunity mapping in order to identify how fair housing can become more of an intervention point for marginalized communities across the State.

The Kirwan Institute has an array of experience in opportunity mapping and Executive Director John Powell has conducted extensive research related to the geographic distribution of opportunity in our metropolitan areas. The opportunity based housing model has been adopted by organizations across the nation. The following projects are examples of Kirwan Institute's work (Appendix E) in other parts of the country, and show how the Connecticut Fair Housing Center will be able to apply this research and help improve life outcomes for the people of Connecticut:

- City of New Orleans: The State of Opportunity post-Katrina (Ongoing)
- Race and Regionalism in Cleveland: Growing Together to Expand Opportunity for All
- King County, Washington: Fair Housing and Opportunity (Ongoing)
- Massachusetts: The State of Opportunity for People of Color in MA
- Baltimore: Mapping Opportunity for Thompson v. HUD
- Austin: The Central Texas Opportunity Initiative

What Is Opportunity Mapping?

This report contains an analysis of opportunity mapping in the State of Connecticut. Opportunity mapping is a way to quantify, map and visualize the opportunities which exist throughout neighborhoods, cities, regions and states. This methodology explores which communities have the structures and pathways to opportunity needed to excel and thrive in our society. Accessing opportunity includes obtaining a quality education, living in safe and affordable housing, being connected to employment networks, living in a community that has access to fresh, healthy foods, and a variety of features similar to these.

¹ Report of the National Commission on Fair Housing and Equal Opportunity, "The Future of Fair Housing, December 2008, http://www.nationalfairhousing.org/Portals/33/reports/Future_of_Fair_Housing.PDF.



The Connecticut opportunity map that is presented in this report contains a compilation of data that falls into three main areas: Education Quality and Opportunity, Economic Health and Transportation, and Neighborhood Stability. The map is then used to better understand the relationship between access to opportunity and important factors such as race, subsidized housing, historic redlining practices, subprime lending, and mortgage foreclosure. By using the opportunity map as a base layer for further analysis, the findings of the research are able to demonstrate the relationship between race and place, and how investing in people, places, and linkages to opportunity can affect life outcomes.

Why Map Opportunity?

Conceptualizing opportunity and analyzing it across the State is important for a number of reasons. First, access to the pathways to opportunity in healthy neighborhoods is critical. Decades of social science research have demonstrated that neighborhood conditions and access to opportunity play a significant role in life outcomes. In view of this, understanding the opportunity landscape in Connecticut is vital to improving the quality of life and outcomes for the State's residents. Second, mapping these factors shows that opportunity has a geographic footprint. In other words, access to opportunity is important, and unfortunately, some places have greater access than others.

Finally, this research is an important step in building a fairer and more equitable Connecticut because the geography of opportunity is highly racialized, meaning there is a strong relationship between race and access to opportunity. Recognizing these factors and seeking to improve developmental opportunities and build pathways to opportunity will not only have a positive impact in communities, but will improve the entire state as marginalized communities of color gain access to the crucial "levers" of opportunity and are empowered to participate in and contribute to Connecticut's economy and society.

Opportunity mapping is also a useful framework for thinking about other issues and concerns outside of only racial equity. Opportunity mapping transects a number of other issues such as educational reform, housing and development policy, economic development and transportation, community sustainability and smart growth. For example, opportunity maps can illustrate the geography of educational performance across the state and provide insight into targeting specific areas for further educational investments or addressing concentrations of poverty in schools. Opportunity mapping can illustrate opportunity rich areas that are appropriate for new affordable housing as well as distressed areas

requiring targeted reinvestment, economic development or infrastructure improvements. Opportunity maps can also be utilized to inform the design and placement of transportation investments to connect economically marginalized neighborhoods with areas of employment opportunity. Given the importance of neighborhood conditions in driving health disparities, opportunity maps can also be used to help identify targeted areas to counteract social determinants which are influencing poor health outcomes.² When overlaid with other protected or sensitive land maps (**Map 16**) for the State, opportunity mapping could be used to further refine the best locations for targeting sustainable development and diverse housing into opportunity rich areas while protecting and respecting areas of environmental concern. Opportunity maps could be used as a comprehensive framework to guide a common vision and strategic planning for diverse interest groups, advocates and public agencies.

Research Overview and Questions Posed

The research in this report pulls together data on education, economics, employment, mobility, housing, and neighborhood factors in order to create a geographic analysis of neighborhood conditions or opportunity. This model is then analyzed in conjunction with other factors such as race, subsidized housing, the credit and foreclosure market, and historical factors such as redlining practices.

The report design is intended to address the following questions in light of the research findings:

- Is there a disparity in opportunities available to Connecticut residents based upon their race? Why does the correlation between opportunity and race matter?
- How did we get here?
- Where do we go from here?

In general, the research shows that Connecticut's cities, particularly its communities of color, are largely isolated from a number of the important pathways to opportunity, and that redlining policies of the past continue to have a negative impact on the opportunity landscape today. For instance, an analysis between historic redlining maps and the opportunity maps developed for this report show that while only 3% of Grade A lending areas are now areas of very low opportunity, nearly 100% of the Grade D lending areas are currently areas with very limited access to opportunity. Additionally, 81% of African Americans, and 79% of Latinos in Connecticut live in the areas with the least access to opportunity. Adding to this isolation is the fact that nearly 60% of all subsidized family housing units are located in areas with low access to opportunity, making it difficult to achieve self-sufficiency. Low opportunity areas also represent over half of recent mortgage foreclosures, resulting in a significant loss of wealth-building capacity in these areas.

² The opportunity mapping analysis was completed before the release of data and maps from ongoing efforts to map public and community health data in the state. For this reason, the opportunity maps provided here have not been as inclusive of health related data as earlier Kirwan Institute mapping projects. Upon completion of the State's health mapping initiative, these opportunity maps could integrate this new detailed data in this analysis.

The report concludes by answering the question “*Where do we go from here?*” by making recommendations that are based on a “Communities of Opportunity” model that emphasizes investments in people, places, and linkages. By using this fair-housing and community development framework to build human capital, the entire State stands to grow through educational achievement, wealth-building, and social and political empowerment. The path forward could benefit from a partnership among entities focusing on a variety of issues including transportation, education, smart growth and housing.

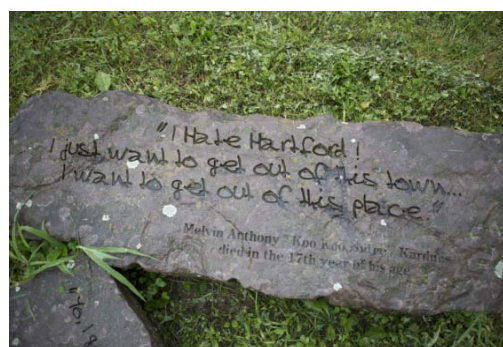
Why Opportunity Matters?

In 1968, the Kerner Commission Report, in response to the 1960’s urban uprisings, noted that “the single overriding cause of rioting in the cities was not any one thing commonly adduced – unemployment, lack of education, poverty, exploitation –it was all of those things and more....”³ The description of the systematic challenges facing distressed communities was repeated nearly 40 years later in a study of concentrated poverty released by the U.S. Federal Reserve and The Brookings Institution. The report authors noted that “[e]ach of the headline issues examined in this chapter – schools and skills, housing, lack of mainstream investment, and limited community capacity – plays a role in perpetuating the disadvantage confronting these high-poverty urban and rural areas today.”⁴ The

quality of neighborhood conditions affects the life chances of all families and their access to social, political, and economic resources. The powerful effects of neighborhood conditions on life outcomes for residents are well-documented in over forty years’ worth of research.⁵ For example, some studies have linked residential segregation to an increased likelihood of being victimized by violence and crime.⁶

Silent Wishes, Unconscious Dreams and Prayers...Fulfilled

In 1996, artist Carl Pope interviewed family and friends of young people who had died as a result of gun violence in Hartford. Portland brownstone slabs were etched with the victims’ words, as remembered by their loved ones, with many eerily portending the youths’ early deaths. The stones remain in a lot at 128 Albany Avenue in the Clay Hill area of Hartford. The project was commissioned by Real Art Ways, a Hartford-based arts non-profit. This project illustrates both the human cost of Hartford’s violent crime and provides an example of the kind of positive community-based non-profits working to improve the city.



³ The Kerner Report. The 1968 Report of the National Advisory Commission on Civil Disorders. Introduction by Tom Wicker. Page xvii.

⁴ “The Enduring Challenge of Concentrated Poverty In America.” Produced by the U.S. Federal Reserve and The Brookings Institution. Page 191. Accessible online at: <http://www.frbsf.org/cpreport/#>

⁵ Friedrichs, J., G. Galster, et al. (2003). “Neighborhood Effects on Social Opportunities: The European and American Research and Policy Context.” *Housing Studies* 18(6): 797-806.

⁶ Sampson, R.J., Raudenbush, S.W., & Earls, F. 1997. “Neighborhoods and Violent Crime: A Multi-Level Study of Collective Efficacy.” *Science* 277: 918-924.



In addition, several studies have identified a “spatial mismatch” between predominantly minority neighborhoods in older central cities and job opportunities in suburbs and exurbs. Spatial mismatch measures identify where populations are located relative to areas of high job growth within a metropolitan region, and Connecticut fares poorly on this measure, with the New Haven-Meriden metropolitan area having the fourteenth highest spatial mismatch among metro areas with populations over 500,000 nationally.⁷

High-poverty communities also have an indirect negative impact on children’s educational outcomes. Nationwide, children in high-poverty urban communities have levels of lead in their blood that are nine times the average, a condition linked to attention deficit hyperactivity disorder and irreversible loss of cognitive functioning.⁸ Six million children have lost an average of 7 IQ points as a result.⁹

Children growing up in very poor families with low social status can also experience unhealthy levels of stress hormones, which impair neural development.¹⁰ The impact of health status on school achievement is so important that an estimated 25% of the “achievement gap” in education is attributable to difference in child and maternal health.¹¹ **Thus, it is clear that neighborhood context and access to opportunity, from preventative health care to high-performing schools, can deeply affect children’s opportunities to learn and grow.** Housing mobility programs which encouraged people to move into lower poverty neighborhoods have shown the improvements along a number of socioeconomic indicators for low-income families when they can leave neighborhoods of concentrated poverty. For example, research on the results of the Gautreaux program provided evidence of improvements in both educational and earnings outcomes.¹² Results from the Moving to Opportunity program revealed

“Neighborhood quality plays an important role in positive outcomes for families. Stable housing in an unstable neighborhood does not necessarily allow for positive employment and child education outcomes.”

⁷ Stoll, Michael. “Job Sprawl and the Spatial Mismatch between Blacks and Jobs.” Metropolitan Policy Program, Brookings Institution, 2005. P. 5, 10-11.

⁸ Canfield, Richard L. et al. “Intellectual Impairment in Children with Blood Lead Concentrations below 10 microgram per deciliter.” *New England Journal of Medicine*. Vol. 348, no. 16: 1517-1526.

⁹ Nigg, Joel T. et al. “Blood Lead Levels Associated with Clinically Diagnosed Attention-Deficit/Hyperactivity Disorder and Mediated Weak Cognitive Control.” *Biological Psychiatry*. Vol. 63, no. 3: 325-331.

¹⁰ Cookson, Clive. “Poverty mars formation of infant brains.” *Financial Times.com* 16 February 2008.

¹¹ Currie, Janet. “Health Disparities and Gaps in School Readiness.” *The Future of Children*. Vol. 15, no. 1: 117-138.

¹² Rubinowitz, Leonard S., and J. Rosenbaum. *Crossing the Class and Color Lines: From Public Housing to White Suburbia*. Chicago: U of Chicago Press. 2000. (See Table 9.1 on page 163).

improvements in health and well-being.¹³ Living in a neighborhood of concentrated disadvantage and poverty can severely inhibit life outcomes, especially for young children. New studies are showing that living in a severely disadvantaged neighborhood is equivalent to missing an entire year of school.¹⁴ As stated in the findings of the bipartisan Congressional Millennial Housing Commission in 2002, “Neighborhood quality plays an important role in positive outcomes for families. Stable housing in an unstable neighborhood does not necessarily allow for positive employment and child education outcomes.”¹⁵



These images help to illustrate the impact that a neighborhood can have on the life outcomes of children, and why it is so important to grow up in a stable community with access to opportunity



¹³ Ludwig, J., J.B. Liebman, et. al., “What Can We Learn about Neighborhood Effects from the Moving to Opportunity Experiment?” *American Journal of Sociology* 114(1): 182. 2008.

¹⁴ Robert J. Sampson, Patrick Sharkey, and Stephen W. Raudenbush, “Durable effects of concentrated disadvantage on verbal ability among African-American children.” *Proceedings of the National Academy of Sciences* 105(3): 845-852 (October 28, 2007).

¹⁵ The Millennial Housing Commission was a bi-partisan federal commission assessing national housing policy and needs. The commission released their final report in 2002 titled *Meeting Our Nation’s Housing Challenges*. Available on-line at: <http://www.mhc.gov/MHCReport.pdf>. Page 11.

Community Opportunity Analysis in Connecticut

Overview, Indicators and Methods

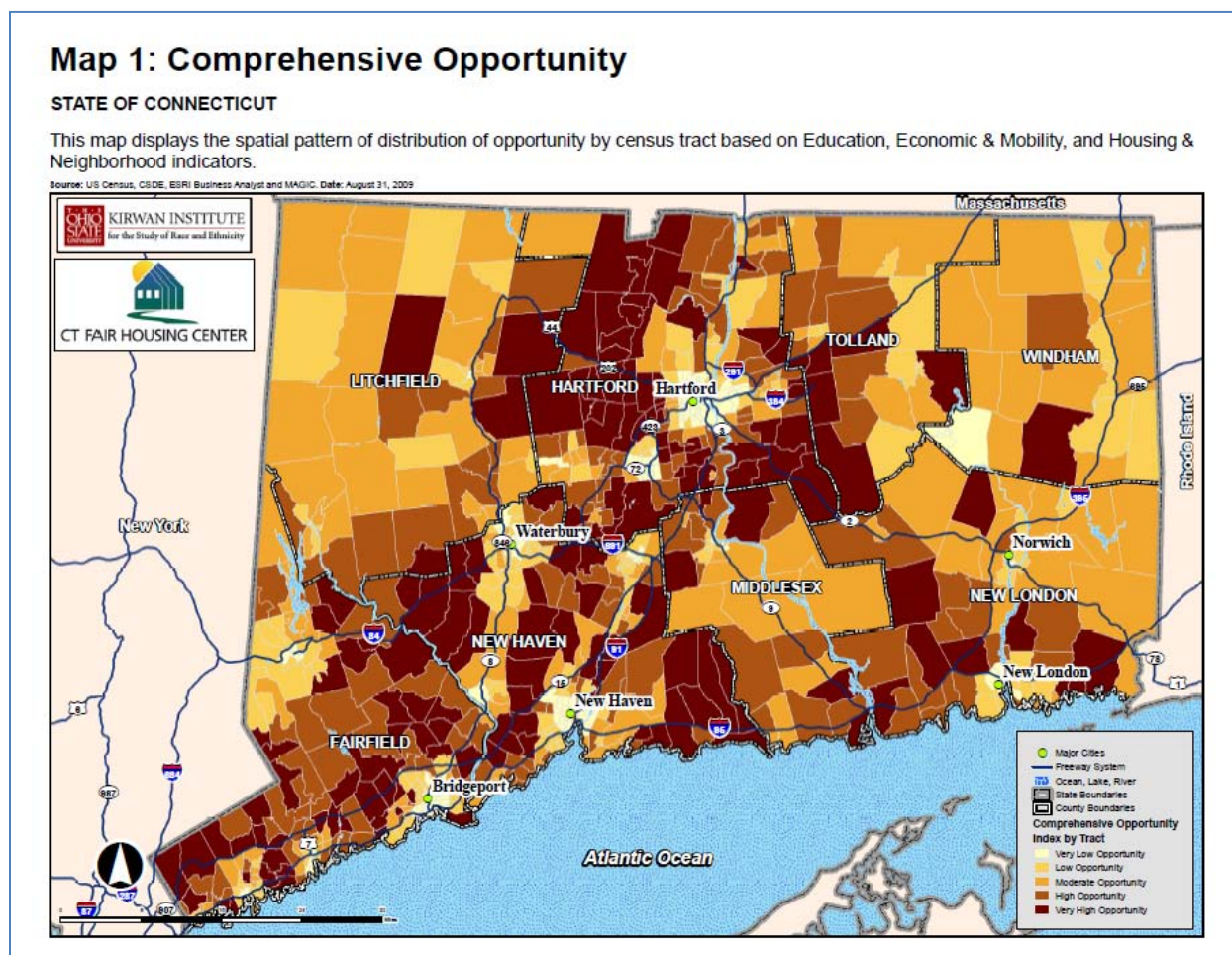


The following presents the results of an opportunity mapping analysis for the State of Connecticut. The analysis used indicators of opportunity, assessed separately in three different opportunity areas. The comprehensive opportunity maps represent a combined score based on these three opportunity areas: economic opportunity and mobility, education opportunity, and housing and neighborhood opportunity. The analysis was conducted using census tracts as the unit representing neighborhoods. For a more detailed discussion of the indicators and data sources, please refer to Appendix B. For further information on the methodology, please refer to Appendix C. For each indicator, data was gathered and analyzed for Connecticut at the census tract level. Special Geographic Information Systems analytic methods were employed to re-aggregate non-Census based data to the census tract level. Indicators were analyzed in each sector area and the comprehensive opportunity maps represent the composite of all sector maps. No indicators were weighted, but future analysis could weight specific indicators based on local input and community priorities.

Educational Opportunity	Economic Opportunity	Neighborhood/Housing Quality
Students Passing Math Test scores	Unemployment Rates	Neighborhood Vacancy Rate
Students Passing Reading Test scores	Population on Public Assistance	Crime Index or Crime Rate
Educational attainment	Economic Climate(Job Trends)	Neighborhood Poverty Rate
	Mean Commute Time	Home Ownership Rate

Table 1: Indicators used to evaluate comprehensive neighborhood opportunity

Comprehensive maps and results



Map 1 is the opportunity map for the entire State of Connecticut. The darkest brown areas on the map represent the highest-opportunity communities, and the lightest-colored areas on the map represent the lowest-opportunity communities. Below are general county-by-county conclusions developed as a result of the mapping. While this summary might be particularly helpful to those unfamiliar with Connecticut's cities and towns, it also provides an overarching framework for the more detailed conclusions and recommendations which follow. Finally, while Connecticut's county divisions are not governance entities, a county-based analysis is used here as an organizing method to display the data.

1. **Fairfield:** Fairfield County is a suburb of New York City and the third wealthiest suburban county in the USA¹⁶, and as such, very high opportunity neighborhoods are spread relatively evenly throughout the county. By contrast, low opportunity neighborhoods are concentrated in the urban centers of Bridgeport, Danbury, Norwalk, and Stamford. The non-white population is clustered in these low-opportunity areas.
2. **Hartford:** Hartford County has a fairly predictable pattern of opportunity, wherein declining center cities (Hartford and New Britain) are areas of low to very low opportunity, while wealthier

¹⁶ G. Scott Thomas. "Where the wealthiest suburbs are." November 5 2007. Available on-line at: http://www.bizjournals.com/edit_special/58.html

suburbs are areas of higher opportunity. Like Fairfield County, the non-white population is concentrated in these towns.

3. **Litchfield:** Litchfield County is a primarily rural and suburban area, with the suburban areas tending to be higher opportunity and the rural areas tending to be lower opportunity. There is not a significant non-white population in this area of Connecticut.
4. **Middlesex:** Middletown is the center of non-white population in Middlesex County and is, predictably, the lowest-opportunity town in the county. It is home to Wesleyan University and was the site of significant urban renewal in the mid-20th century that, in concert with the loss of industry, led to population decline.
5. **New Haven:** Like Fairfield and Hartford Counties, low-opportunity areas in New Haven County are concentrated in central cities (New Haven, Meriden, Waterbury), while the suburbs are found to be higher opportunity. Similarly, the non-white population of New Haven is concentrated in these center cities.
6. **New London:** New London and Norwich are the lowest-opportunity areas in the county, and like other counties, these towns also contain the largest non-white populations.
7. **Tolland:** Tolland County contains a number of moderate-to-very high opportunity communities and a relatively low non-white population.
8. **Windham:** The Town of Windham is low opportunity and is the only jurisdiction in the county that has a significant minority population – 27% Hispanic, 5% African American, and 15% “some other race,” as identified in the 2000 Census. Other portions of the generally rural county are classified as high opportunity and have low concentrations of non-white residents.

Racial concentration in low-opportunity neighborhoods

There is a clear pattern of racial isolation in low-opportunity communities and neighborhoods of concentrated poverty in Connecticut. Structural discrimination, segregation, and housing inequality concentrate low-income people of color into areas where opportunities of all types are extremely limited.¹⁷ This neighborhood-based racial isolation begets economic segregation for households of color. The challenges facing Connecticut communities reflect a national pattern. Nationwide, in 2000, nearly three-fourths of the people



¹⁷ Galster, George C. and W. Mark Kenney. “Race, Residence, Discrimination, and Economic Opportunity.” *Urban Affairs Review*, 23(1): 107.

living in neighborhoods of concentrated poverty (where the poverty rate is 40% or more) were African American or Latino.¹⁸ In the nation's largest metropolitan areas, nearly 1 out of 10 African Americans lived in neighborhoods of concentrated poverty, compared to only 1 out of 100 white Americans.¹⁹

A similar pattern of racial segregation and isolation is apparent in this analysis of Connecticut. According to data from the 2000 Census, rates of residential segregation were high for both African American and Latino populations in several Connecticut towns. The dissimilarity index, a statistical measure for analyzing segregation between populations, indicates the proportion of a given population that would have to relocate in order to be completely integrated with another population. In the Bridgeport metropolitan area, the Black/White dissimilarity index is 71.1 and the Hispanic/White dissimilarity index is 62.4. Similarly high dissimilarity indices are found in Hartford – 69.5 for Blacks, 66.3 for Hispanics – and the New Haven-Meriden metropolitan area (68.7 and 59.2, respectively). The Danbury metropolitan area is significantly less segregated than other areas of Connecticut, with a Black/White dissimilarity index of 49.2 and a Hispanic/White dissimilarity index of 52.9, but it remains a very segregated region.^{20,21} Hartford has the fourth highest rate of Hispanic/White dissimilarity in the nation, and the New Haven-Meriden metropolitan area has the eleventh highest Hispanic/White dissimilarity.

Dissimilarity Indices for Connecticut Metropolitan Areas			
Metropolitan Area	White-Black	White-Hispanic	White-Asian
Bridgeport	73.6	66.7	36.7
Danbury	49.2	52.9	33.7
Hartford	64.5	63.4	33.1
New Haven-Meriden	68.7	59.2	34.3
New London-Norwich	53.7	47.2	26.9
Stanford-Norwalk	64.3	54.5	25.2
Waterbury	60.6	60.8	n/a

Table 2: Dissimilarity Indices for Connecticut Metropolitan Areas for Year 2000. Source: Diversitydata.org & Harvard School of Public Health. Online at: <http://diversitydata.sph.harvard.edu/Data/Rankings/Show.aspx?ind=311>

Residential segregation of households of color in Connecticut also results in isolation in high-poverty neighborhoods. **Figure 1** below indicates neighborhood poverty rates for different racial and ethnic groups in Connecticut. Even in Danbury, the metropolitan area with the lowest degree of concentrated poverty, African Americans and Hispanics are twice as likely as whites to live in neighborhoods of concentrated poverty. In New Haven and Waterbury, African Americans and Hispanics are three times as likely to live in high poverty neighborhoods as whites, and in Bridgeport, people of color are almost *four times* as likely to live in a high-poverty neighborhood as their white counterparts.

¹⁸ Paul A. Jargowsky. The Brookings Institution. "Stunning Progress, Hidden Problems: The Dramatic Decline of Concentrated Poverty in the 1990s." May 2003. Available online at: http://www.brookings.edu/reports/2003/05demographics_jargowsky.aspx Figure 2, Page 5.

¹⁹ U.S. Census Bureau. "Areas with Concentrated Poverty: 1999." Census 2000 Special Reports. July 2005. Available on-line at <http://www.census.gov/prod/2005pubs/censr-16.pdf>

²⁰ Based on dissimilarity index data from CensusScope. Available on-line at <http://www.censuscope.org/segregation.html>

²¹ Based on dissimilarity index data from the Diversity Data website at the Harvard School of Public Health. Available on-line at: <http://diversitydata.sph.harvard.edu/>

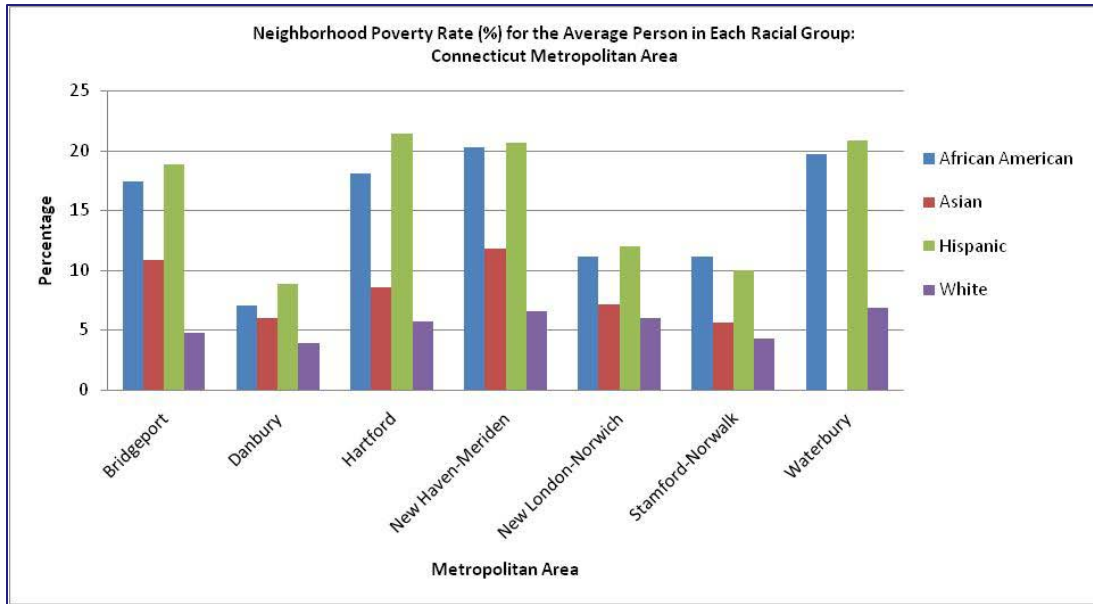


Figure 1: Neighborhood poverty rate for the average person by race in CT metropolitan areas for Year 1999. Source: Diversitydata.org & Harvard University School of Public Health. Online at: <http://diversitydata.sph.harvard.edu/Data/Rankings/Show.aspx?ind=186>

Families living in concentrated poverty face significant challenges. According to a 2008 Brookings Institution report, “all of these communities face obstacles related to under-performing local schools and low adult labor market skills; insufficient quality and diversity of housing; lack of mainstream commercial investment; and the limited capacity of local public, private, and non-profit organizations to navigate this suite of challenges.”²²

Race, class, and access to opportunity

Residential segregation concentrates not only poor people of color in high-poverty communities, but non-poor people of color as well, resulting in a lack of opportunity for non-poor people of color. As illustrated in **Table 3**, four in five African American and Hispanic households in Connecticut reside in low and very low opportunity households, compared to only one in four white households. Moreover, merely one in ten African American and Hispanic households is in a high opportunity neighborhood, compared to half of all white households. There is also some level of residential segregation apparent for Asian households, since a plurality of these households is also located in low-opportunity areas. However Asian households are much more likely to be located in high opportunity areas than African American or Hispanic households.

²² Alan Berube and Elizabeth Kneebone. “The Enduring Challenge of Concentrated Poverty in America.” October 24 2008. Available on-line at: http://www.brookings.edu/reports/2008/1024_concentrated_poverty.aspx

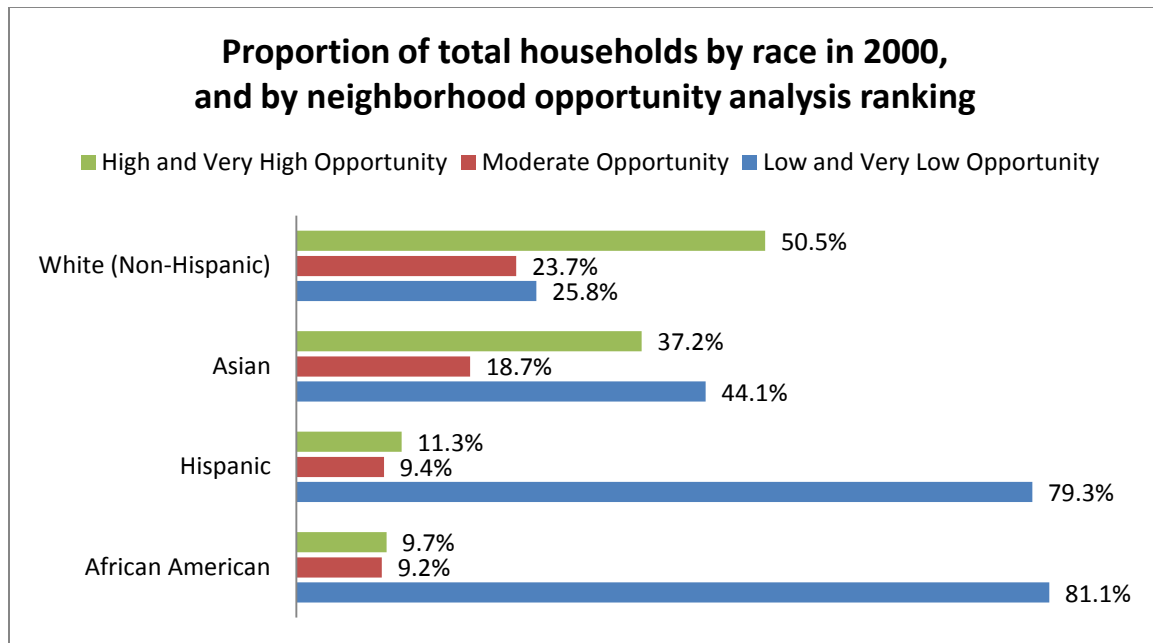


Figure 2: Proportion of total population by race in each neighborhood type

Neighborhood Type	% African American	% Asian	% Latino	% Whites
Low and Very Low Opportunity	81.10%	44.08%	79.26%	25.84%
Moderate Opportunity	9.20%	18.72%	9.42%	23.66%
High and Very Opportunity	9.70%	37.19%	11.32%	50.50%

Table 3: Distribution of households by race in neighborhood opportunity categories in Connecticut in 2000.

Several different critical opportunity structures define neighborhoods, including school conditions, employment conditions, and housing conditions. The maps of opportunity in Connecticut in this report present more robustly an evaluation of the conditions in Connecticut neighborhoods and how some residents are isolated spatially from opportunity.



Maps 3, 4, 5, and 6 (Refer to Appendix A) demonstrate the spatial isolation of non-white Connecticut residents from high opportunity areas. **Map 3** and the corresponding maps for each county are visual representations of the fact that non-white residents are disproportionately located in the areas with the lowest levels of educational opportunity, as measured by proficiency on math and reading tests, and the level of school poverty. **Map 4** and the corresponding county maps indicate the areas with the lowest level of economic mobility and demonstrate that non-whites are concentrated in these geographic areas.

Taking **Map 4** and **Map 6**, which shows that the areas of the state with the highest rates of job loss from 2005 to 2008 are also disproportionately non-White, together, a portrait develops of neighborhoods where people are faced with significantly different and more constrained life chances than those who reside in stronger neighborhoods. Finally, **Map 5** demonstrates that non-whites disproportionately reside in neighborhoods characterized by low housing opportunity. All these effects reinforce and amplify one another to create circumstances that are very challenging for people of color in Connecticut.

Maps 7 and 8 (Refer to Appendix A) illustrate urban/suburban-rural divides in access to certain amenities in Connecticut. Residents of low opportunity areas, who are overwhelmingly urban and tend to be people of color, lack ready access to open space opportunities, which some Dutch studies connect to improved health outcomes.²³ On the other hand, hospitals in Connecticut seem to be concentrated in center cities and the areas immediately surrounding them, with fewer hospitals in exurban and rural areas. However, this study did not control for the quality or resources available at each hospital, so some disparities may be hidden in the maps associated with access to hospitals. For example, the proximity to hospitals says nothing about the services provided or the access to preventative care measures such as primary care physicians²⁴.

²³ Sjerp de Vries et al. "Natural environments—healthy environments? An exploratory analysis of the relationship between greenspace and health." *Environment and Planning A*. Vol. 35, 1717-1731.

²⁴ This study does not delve into the vast disparities in health outcomes and services in part because the Connecticut Association for Directors of Health is engaged in a \$3 million Kellogg Foundation-funded project, called the Health Equity Index, designed to profile and measure the social, economic and environmental conditions that support or harm state residents' physical well-being. As data from this project becomes available over the next two year, we hope to integrate it into a future opportunity analysis. For more information on the Health Equity Index, go to <http://www.cadh.org/AboutCADH/CurrentProjectsOverview/HealthEquityIndex/tabid/79/Default.aspx>.

Historical perspective: Policies and Restrictions



How did we get here?

Many factors contribute to the isolation from opportunity facing many marginalized populations. A combination of history and policies, both present day and historic, shape this landscape of opportunity. It is the accumulation of these different factors that has concentrated Connecticut's marginalized populations into some of the State's lowest opportunity areas. These different factors include both explicit forms of discrimination, such as redlining, and more "informal" forms, such as steering in the residential markets, or exclusionary zoning. Although these more informal policies may seem racially neutral on their face, they nonetheless have disparate and identifiable impacts on marginalized populations. For example, while zoning restrictions may be justified as preserving aspects of community character, they effectively serve to bar certain socioeconomic groups from particular jurisdictions. The following is a brief review of some of these factors that coalesce to perpetuate patterns of segregation.

Redlining: Redlining is the practice of denying or restricting financial services to certain neighborhoods based on the racial makeup of that neighborhood. Homeowners Loan Corporation²⁵ (HOLC) reports and maps for Hartford (**Map 9**) explicitly indicate which neighborhoods and tracts were deemed as desirable and the associated characteristics. These included:²⁶

"In establishing the grade of an area, such factors as these are considered; intensity of the sale and rental demand; percentage of homeownership; age and type of building; economic stability of area; social status of population; sufficiency of public utilities; accessibility of schools, churches, and business centers; transportation methods; topography of the area; and the restrictions set up to protect the neighborhood."

"The First Grade...or... "hot spots"....are homogenous."

"The Third Grade... are characterized by age, obsolescence, and change of style; expiring restrictions or lack of them; infiltration of a lower grade population.... "Jerry" built areas are included as well as neighborhoods lacking homogeneity. Generally these areas have reached the transition period."

"The Fourth Grade or D areas...are characterized by detrimental influences in a pronounced degree, undesirable population or an infiltration of it. Low percentage of home ownership, very poor maintenance

²⁵ The Homeowners Loan Corporation was established as part of the New Deal, in 1933, to help distressed homeowners refinance their mortgages in response to the wave of foreclosures during the 1920s and 30s. However, HOLC established a redlining policy as a way to indicate insurance risk and categorize lending based on racial characteristics of a neighborhood. Red lines were drawn around poorer communities of color; green lines around new, affluent, white communities. The practice became institutionalized as the FHA and private lenders adopted the redlining policies and maps in their own underwriting manuals and lending decisions.

²⁶ Pulled from a mimeographed explanation of a Residential Security Map for "Hartford - Connecticut, including the towns of East Hartford and West Hartford" prepared by Division of Research & Statistics, Home Owners Loan Corporation, Washington DC, with cooperation of the Appraisal Department, 20 November 1937.

Redlined Areas	% of Very High and High Opportunity	% of Moderate Opportunity	% of Low and Very Low Opportunity
Grade A	69.23%	2.24%	28.53%
Grade B	17.12%	24.19%	58.69%
Grade C	4.55%	5.93%	89.52%
Grade D	0.00%	0.00%	100.00%

Table 4: Redlining analysis for graded areas in Hartford (1937) in relation to Opportunity Areas

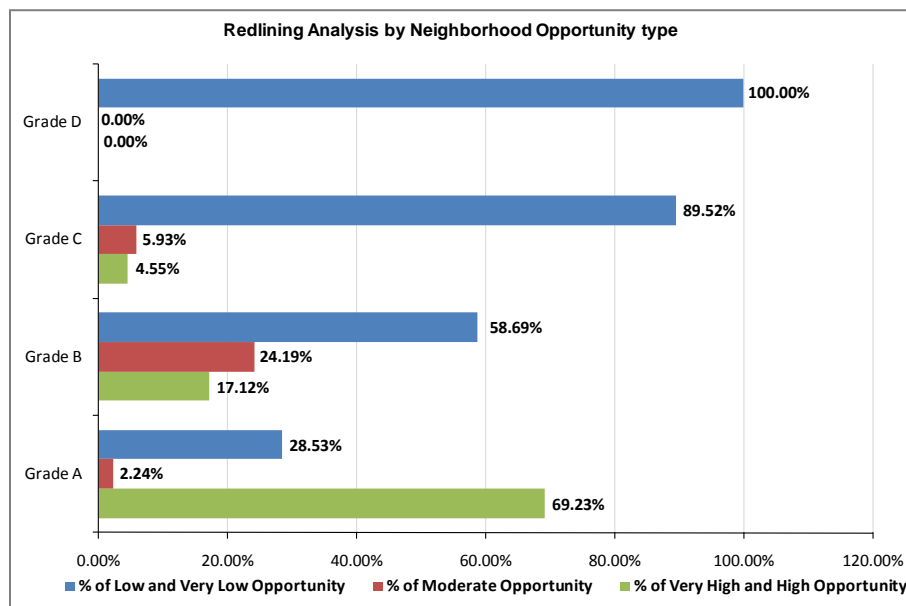


Figure 3: Chart showing opportunity analysis for graded areas in Hartford (1937)

These same Hartford-area neighborhoods are also the ones with the highest density of foreclosures (see **Map 13**); have high concentrations of poverty, especially for African Americans (18.10%) and Hispanics (21.4%); have low- or very-low economic opportunity (see **Map 4B**); and have low- to very-low educational opportunity (see **Map 3B**).

Government-subsidized housing: Housing is more than just shelter; rather, it is a strategic intervention point into opportunity for marginalized populations. In this context, the location of subsidized housing is of extreme importance in providing opportunities for social and economic advancement for residents. Where you live determines the quality of schools your children will attend or the likelihood of you being exposed to public health risks or crime. The nature of the community you live in influences your access to jobs and employment networks, dictates the quality of public services you receive, and impacts the likelihood of having access to critical resources like health care facilities or educational support services (such as libraries with computers). Your neighborhood also plays a strong role in determining social networks and peers. The peer effect plays a powerful role in shaping the social norms and influencing the behavior of both adults and children. Due to the critical importance of affordable housing in providing access to opportunity, we analyzed the current supply of subsidized housing in the State in relation to the condition of communities in which subsidized housing was found. Our analysis revealed high concentrations of subsidized housing into low- and very low- opportunity neighborhoods—over

66% of subsidized housing units are in these neighborhoods (see **Table 5**). Additionally, more than 72% of family subsidized housing units are in areas with low or very low access to opportunity. The concentration of subsidized housing into low-opportunity neighborhoods contributes to the continued segregation of low-income and racial minorities in Connecticut.

Neighborhood Type	% of Projects	% of Total Units	% of Family Units	% of Elderly Units
Low and Very Low Opportunity	61.62%	66.85%	72.38%	61.17%
Moderate Opportunity	15.72%	14.29%	12.43%	16.18%
High and Very High Opportunity	22.66%	18.86%	15.19%	22.65%

Table 5: Subsidized Housing (2006) analysis by neighborhood type²⁹

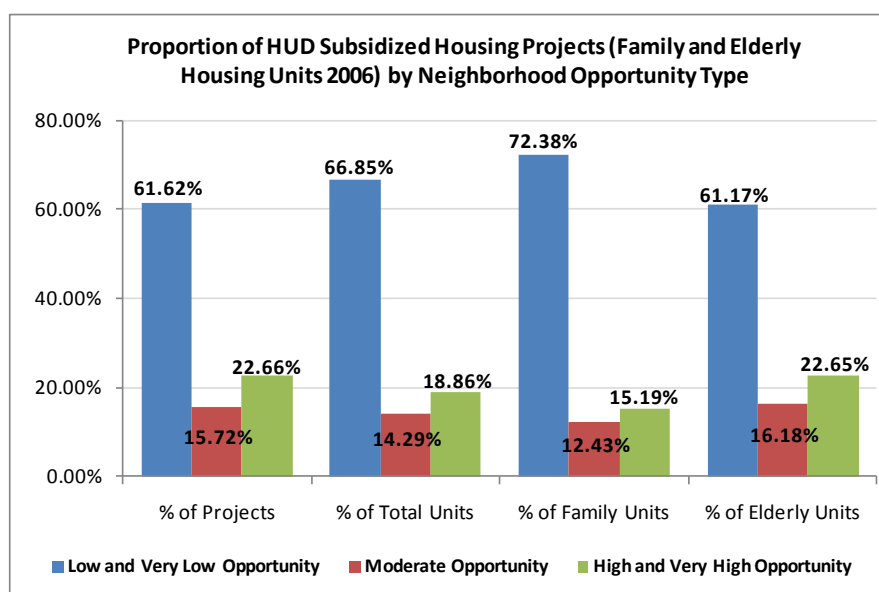


Figure 4: Chart showing subsidized housing analysis by neighborhood type
Source: Connecticut Department of Economic & Community Development, 2006

Mapping also reveals the concentration of affordable housing around major city centers, and in the lower opportunity neighborhoods (see **Maps 10 & 11**). Studies indicate that Connecticut residents face substantial housing burdens—state-wide, a person must earn a wage of \$21.60/hour to afford a modest two-bedroom apartment, or work 108 hours a week at the minimum wage rate of \$8/hour.³⁰

²⁹ Only 85% (approx. 70,000 units) of affordable housing units could be identified for this analysis. This data is missing 15% (approx. 10,000 units) from the analysis.

³⁰ The Connecticut Housing Coalition. "Out of Reach." Citing results from the National Low Income Housing Coalition's report "Out of Reach 2009: Persistent Problems, New Challenges for Renters." April 2009. Accessed October 23, 2009 at http://www.ct-housing.org/out_of_reach_2006.html

Foreclosure and Subprime Impacts: The impact of foreclosures on neighborhoods and cities is substantial. It is not only the individual homeowner that faces financial depletion—investors, neighbors, and cities all lose out. Investors lose their income streams, neighbors lose their equity as their property values go down, and cities lose their revenue stream from property taxes.³¹ A 2009 report by the Center for Responsible Lending shows the



substantial loss of wealth for the State of Connecticut and its families “with **58,559** families past due on their mortgages as of the end of June 2009 and **80,031** foreclosures expected between 2009 and 2012.... [F]oreclosures will cost the state’s families a staggering **\$7,718.3 million** in lost home equity.”³² Our analysis has revealed high concentrations of subprime activity (see **Map 14**) and foreclosures (see **Map 13**) in areas of the lowest opportunity. **Table 6** shows that over 52% of foreclosures are concentrated in low and very low opportunity neighborhoods. And this is also highly racialized. For example, in New Haven-Milford and Hartford-West Hartford-East Hartford, over 56% of refinance loans to African American borrowers were high-cost, compared to 26.5% of refinance loans to white borrowers.³³ In Bridgeport-Stamford-Newark, African Americans received 45.2% of the share of high-cost home purchase lending (a rate 4.4 times that of white borrowers).³⁴ The Bridgeport-Stamford-Norwalk MSA tied for 3rd in disparities in high- cost lending between African Americans and whites, with African American borrowers 2.6 times more likely to receive a high- cost refinancing loan than white borrowers, compared to 1.8 nationally.³⁵ This disparity held despite income, with upper-income Blacks receiving high-cost refinance loans 2.5 times the rate of upper-income Whites. Nearly 75% of the population in low- and very low-opportunity areas is minority, with African Americans making up the largest share.

Neighborhood Type	Estimated Foreclosures	Estimated total Mortgages	% of Foreclosures	Foreclosure rate
Low and Very Low Opportunity	14016	223268	52.71%	13.63%
Moderate Opportunity	5555	170991	20.89%	3.25%
High and Very High Opportunity	7020	338878	26.40%	4.13%
Grand Total	26591	733137	100.00%	3.63%

Table 6: Foreclosure analysis by neighborhood type

³¹ Rogers, Christy. “Subprime Loans, Foreclosure, and the Credit Crisis What Happened and Why? - A Primer.” The Kirwan Institute. December 2008. P. 11.

³² Center for Responsible Lending. “Financial Crisis in Connecticut and the Need for a Consumer Financial Protection Agency.” Accessed October 23, 2009 at <http://www.responsiblelending.org/mortgage-lending/policy-legislation/states/ct-statewide.pdf>

³³ <http://www.acorn.org/fileadmin/HMDA/2007/HMDAreport2007.pdf> Page 29. The study assessed 172 metropolitan areas.

³⁴ <http://www.acorn.org/fileadmin/HMDA/2007/HMDAreport2007.pdf> Page 39.

³⁵ 2007 National HMDA data, table 4. Out of 172 US Metropolitan areas.

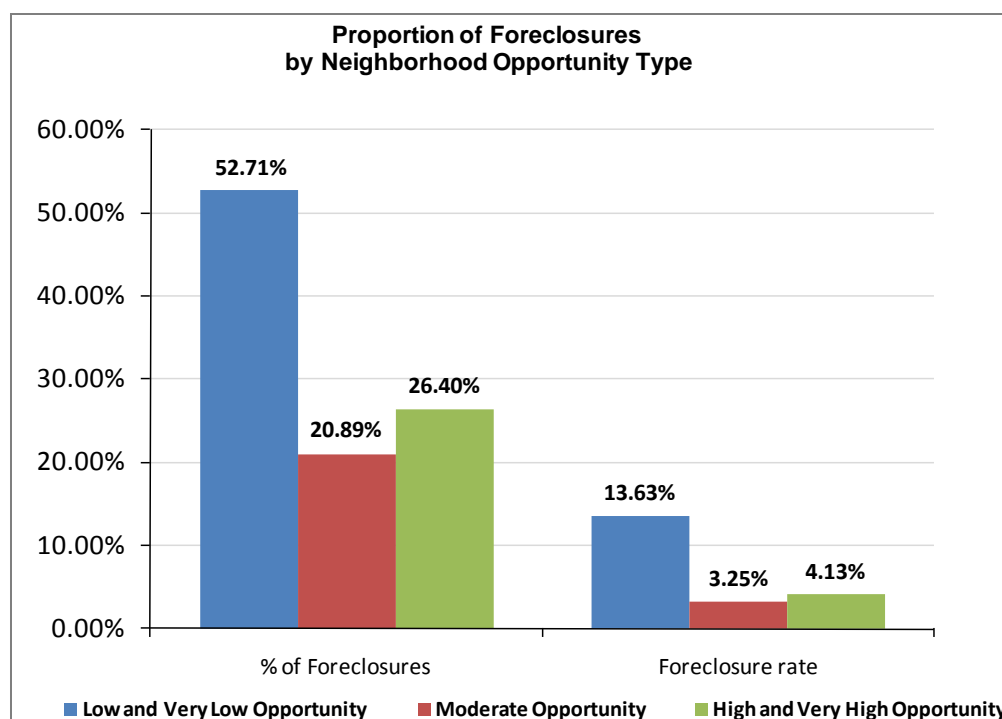


Figure 5: Chart showing foreclosure analysis by neighborhood type

Reverse Redlining: Separate and unequal mortgage and credit markets developed due to previously legal racial discrimination and exclusion. The evolution of our current foreclosure and credit crisis is a result of both historic government policies and market changes.³⁶ For example, FHA and VA loans spurred suburban development and homeownership growth for the white middle class; financial innovations developed and institutionalized by government, such as fully amortizing mortgages, securitization, and the secondary market³⁷ expanded homeownership for certain groups of people; and racial discrimination in the real estate market coalesced in the dual credit market, setting the stage for the current crisis. A historic lack of conventional financial institutions makes these communities prime for “fringe” financial institutions to take root and offer predatory and unsustainable financial services, which can increase the financial hardship of borrowers, and make access to conventional lending much more difficult, as defaults on subprime and predatory loans blemish credit records. Disinvestment in communities causes increases in vacancy and crime, which further choke off investment. And so the cycle continues—two-tier credit systems set the stage for the exploitation of communities of color.

The concentration of foreclosure activity in low opportunity areas in Connecticut indicates high levels of subprime, unsustainable lending (Map 14), which may be a result of a lack of access to prime credit markets and institutions. These neighborhoods also mirror those that were previously redlined, indicating a pattern of “reverse redlining.”

³⁶ Immergluck, , Dan. Credit to the Community: Community Reinvestment and Fair Lending Policy in the United States. New York, ME Sharpe, Inc. 2004. P. 7.

³⁷ Immergluck, pgs 38-41

Zoning and Land Use: Formal policies, such as exclusionary zoning and other land use policies also preserve and perpetuate segregation, even though they may not appear overtly discriminatory. Restrictions or bans on multi-family development, minimum lot sizes, age-restricted zoning, and low-density zoning limit the opportunities for low-income families or people of color to move to the suburbs,



for both renters and owners. While redlining policies initiated by the federal government under the FHA program-- and later institutionalized by the private market-- promoted racial segregation specifically by subsidizing the formation of white suburbs, subsequent municipal policies, especially those governing land use, maintain this racial segregation despite the dismantling of de jure segregation decades ago. A recent analysis undertaken by the Fair

Housing Center of Greater Boston illustrates the connection between racial segregation in housing—perpetuated through restrictive zoning—and segregation from opportunity. Utilizing zoning data overlaid with opportunity mapping done by the Kirwan Institute, the study found that 80% of the census tracts with restrictive zoning were either very-high or high-opportunity tracts, compared to 43% in remaining tracts (i.e. without such zoning).³⁸ Kirwan’s opportunity analyses also showed that over 90% of African American and Latino households in 2000 were concentrated into areas of low- and very-low opportunity.³⁹

In general, these types of land use policies increase the costs of development, and therefore the price of housing in suburbs. For example, a 2003 study reported that “fiscal zoning” contributes to the economic segregation and sprawl of Connecticut, as towns and cities in Connecticut rely heavily on property taxes to fund public services.⁴⁰ Because municipalities mostly rely on property taxes for revenue,⁴¹ municipalities are forced to compete for ‘property wealth’.⁴² The most significant source of



property wealth is large lot, expensive, single-family homes. Many towns believe they must limit service needs by limiting less costly houses or housing affordable to lower income households that have children, and maximizing property values when in fact, studies have shown that an increase in the cost of

³⁸ Rothman-Shore, Aviva and Kara E. Hubbard, “Land Use Regulations and Housing Segregation.” *Poverty and Race Newsletter*, May/June 2009, Poverty and Race Research Action Council. Page 5. In this analysis, restrictive zoning was assessed along three dimensions: minimum lot size requirements, multi-family zoning, and age-restricted zoning.

³⁹ Rothman-Shore and Hubbard, page 4

⁴⁰ Connecticut Regional Institute for the 21st Century. “Connecticut Economic Vitality and Land Use.” May 2003. Page 5. Accessed October 23, 2009 at <http://www.ccm-ct.org/advocacy/propertytax/2003-cevlu.pdf>

⁴¹ In Connecticut, the per capita property tax liability is \$1500, compared to a national average under \$800. Harris, Lee. “‘Assessing’ Discrimination: The Influence of Race in Residential Property Tax Assessments.” *Journal of Land Use* 20(1): 2-60. Fall 2004. Page 2.

⁴² This explanation of the relationship between fiscal zoning and sprawl was drawn from an excerpt in David Bollier. *How Smart Growth Can Stop Sprawl*. Washington, D.C.: Essential Books, 1998. Accessed October 29, 2009 at <http://www.sprawlwatch.org/financialregulatory.html>

services has little to do with the number of children living in a household or the cost of the housing.⁴³ Jobs and businesses follow the flight of these affluent households to the suburbs; those not able to compete effectively for this ‘property wealth’ are forced to accept any kind of development, no matter how desirable, in an effort to bolster their revenues. At some point, these areas “tip,” and experience worsening social problems and increasing taxes; this leads to increasing flight of the remaining affluent, and in turn spurs exurban development, or sprawl. Sprawl in turn increases congestion as reliance on automobiles increases,⁴⁴ as well as increases commute times.

Environmental quality is also compromised—between 1985 and 2006, Connecticut converted approximately 62 square miles of agricultural land to other uses, or a loss of about 14%.⁴⁵ The high costs associated with sprawl places Connecticut at a competitive disadvantage. Sprawl is associated with higher costs to build and operate infrastructure and schools, and higher land prices for residential development result in higher housing prices.⁴⁶ Housing affordability is critical for employers to maintain a qualified workforce. A quick comparison of **Maps 6 and 11** show that affordable housing is not generally located in areas of high job growth. Access to employment centers—in the form of transportation but also housing affordability—is key to developing and maintaining a qualified and diverse workforce—the kind employers need to remain not just regionally, but globally, competitive. **Map 6** shows that areas of job growth above 15% are more decentralized and less diverse. Major sections of Connecticut that experienced job loss have high concentrations of minorities (such as sections of Fairfield, Windham/Tolland, and Middlesex). A vast majority of minorities however, are concentrated in areas with either no job change, or job growth of less than 15%. One Connecticut group that is trying to increase access to affordable housing in employment centers is HOMEConnecticut. HOMEConnecticut is a statewide campaign aimed at increasing the stock of affordable housing in Connecticut. Leaders in business, banking, academia, land use, housing and government have come together to identify solutions to the state's housing affordability problems.⁴⁷

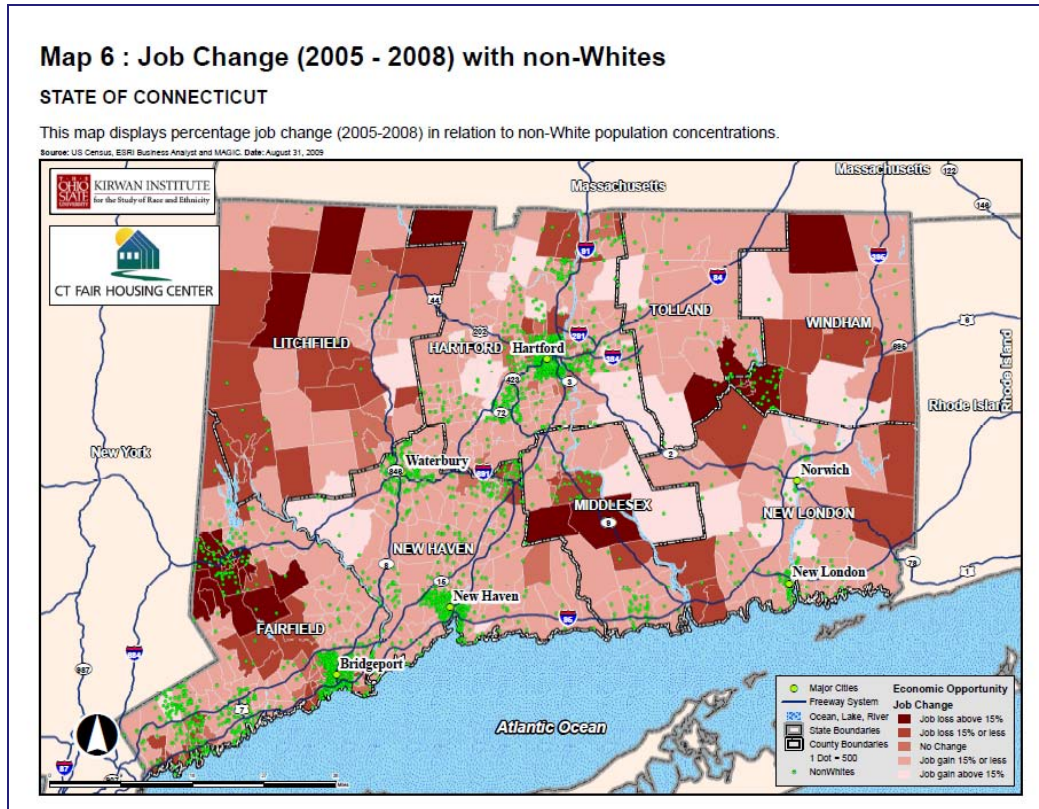
⁴³ Many municipalities worry about the costs related to additional school age children that they think affordable housing will bring to their community. This study demonstrates that school costs in Massachusetts rose independently of school enrollment and that increased costs were usually due to rises in health care costs and pension expenses. U Mass Donahue Institute, “[The Fiscal Impact of Mixed-Income Housing Developments on Massachusetts Municipalities](#),” (May 2007).

⁴⁴ Connecticut Regional Institute for the 21st Century. Reported that vehicle miles traveled on I-95 increased by almost 11% between 1997 and 2001; vehicles registered increased by 38% between 1970 and 2000, compared to population growth of 12.3%. Page. 8.

⁴⁵ <http://www.workinglandsalliance.org/pages/facts.html>, citing a study released by U of Conn Center of Land Use Education and Research, Connecticut's Changing Landscape v2. Accessed November 3, 2009.

⁴⁶ Connecticut Regional Institute for the 21st Century .Citing a Pennsylvania study which found reducing sprawl can reduce the costs of utilities, schools, and roads by up to 25%. Page 11.

⁴⁷ HOME Connecticut's goals are: 1) build and rehabilitate housing that workers, first-time home owners, young adults, and people on fixed incomes can afford; 2) assist and encourage towns and cities to help create housing that is attractive, affordable and an asset to the neighborhood; 3) increase state investment in housing development.
www.homeconnecticut.org



Opening up suburban, higher opportunity communities to affordable housing and lower-income residents is not only beneficial for these residents who can now access more of the levers of opportunity. Towards this end, Connecticut has in place an Affordable Housing Appeals statute, designed to mitigate the impact of exclusionary zoning processes. A developer whose application has been denied based on zoning restrictions can bring a suit against a municipality if that municipality has less than 10% of its housing affordable to residents making at least 60% area or state median income, whichever is less, and if at least 30% of the proposed development would be affordable to this income bracket. In these cases, the burden of proof shifts to the locality to prove a substantial public interest that outweighs the need for affordable housing in the area. Since its enactment in 1989, the law has provided an estimated 3,200 affordable units.⁴⁸ However, because these are individually adjudicated, their approach to fair share housing is piecemeal, rather than comprehensively planned. There are also no strict time limits

⁴⁸ Prevost, Lisa. "IN THE REGION/Connecticut; Resisting Affordable Housing in Darien." *The New York Times*, October 26, 2009.

Accessed October 26, 2009 at

<http://query.nytimes.com/gst/fullpage.html?res=9C01E4D7123EF930A25752C1A9639C8B63&sec=&spon=>

regulating court processes, or incentives in place to encourage localities to provide affordable housing, all of which may reduce the law’s effectiveness.⁴⁹

Housing Market Discrimination: In a 2004 study of 28 neighborhoods in New Haven, Connecticut, significant racial disparities were found in assessment rates: residential property in majority-minority neighborhoods was assessed at rates dramatically higher than corresponding property in majority-white neighborhoods, regardless of residential type (single-family, multi-family, etc); tenure (owner or renter); and sales price. The study found that on average, residents of majority-African American and majority-Latino



neighborhoods were assessed at rates 60% greater than residents of majority-white neighborhoods.⁵⁰ This is alarming because higher assessments mean higher property taxes; in the case of minorities in New Haven neighborhoods, they are paying more in taxes than what the market value of their property would dictate. This would suggest that not only are minority residents paying more than their fair share for city services, but the higher effective tax rates may discourage potential minority homebuyers from purchasing homes, even as nationally minorities are far less likely to be homeowners than whites. In Connecticut, this is an even more acute disparity: only 31.4% of African Americans and 25.9% of Latinos are homeowners, compared to national rates of 43.4% and 42.4%, respectively.⁵¹ These higher rates may also reduce the value of the home, or what buyers would be willing to pay for it. These all have impacts on the ability of minority families to accumulate wealth through homeownership. Nationally, homeownership represents about two-thirds of African American wealth, compared to one-third for white households.⁵²

Steering, or the practice of guiding homeowners to some neighborhoods and not others based on race, is another form of discrimination in the real estate market. A 2005 national study of 20 metropolitan areas documented the pervasive use of racial steering in a series of paired testing. The study found that in at least 12-15% of testing cases, real estate agents systematically used “editorializing”⁵³ to provide

⁴⁹ <http://dsp-psd.pwgsc.gc.ca/Collection/NH18-23-95E.pdf>

⁵⁰ Harris, p 60

⁵¹ Harris, p. 60

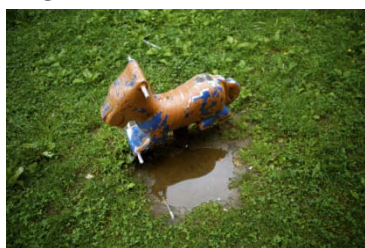
⁵² Lardner, James. “Beyond the Mortgage Meltdown: Addressing the Current Crisis, Avoiding a Future Catastrophe.” Demos. 2008. Page16.

⁵³ Galster, George and Erin Godfrey. “By Words and Deeds: Racial Steering by Real Estate Agents in the U.S. in 2000.” *Journal of American Planning Association* 71 (3): 251-268 . Summer 2005. Editorializing is the practice of providing gratuitous geographic commentary, either positive or negative. Other mechanisms—or the actions through which steering occurs—of steering include inspections and recommendations, or what houses real estate agents show and recommend. Types (or the nature of the difference in the spatial pattern) of steering include: information (or differences in the spatial patterns of home showings between Black and White homeowners), segregation (in which minorities are more likely to be shown neighborhoods with higher percentages of minorities), and class (where minorities are shown homes in neighborhoods of lower socioeconomic status). Page 253.

more information to White homeowners than Black homeowners, and to steer them into neighborhoods with more White homeowners and fewer poor households.⁵⁴ The study notes that despite tougher fair housing laws enacted in 1988, the incidence of steering has not decreased; rather, Black/White segregation steering may have increased.⁵⁵

There may be indications that steering practices are occurring in Connecticut. For example, one *Hartford Courant* article assessed census data for affluent black families, and found that while more than 60% of the Black middle class lived in Connecticut's suburbs, they were overwhelmingly concentrated: fully two-thirds of the Black suburban population resided in four towns (Bloomfield, Windsor, Hartford, and Manchester), out of a possible 55 metropolitan suburbs. Furthermore, one-quarter of affluent Black households were found to reside in only six census tracts, all of which were contiguous (in other words, not geographically dispersed throughout the state).⁵⁶ These studies illustrate that income is not a sufficient predictor of neighborhood opportunity, and that racial isolation persists, even in the suburbs. For example, data from the Mumford Center shows that Black suburbanites experienced increasing racial isolation in suburban Hartford; in 1990, the average Black suburban household lived in a neighborhood that was almost 73% white, but in 2000, the average Black suburban household lived in a neighborhood that was only about 58% white.⁵⁷

Neighborhood Disinvestment: Not only are there structural barriers to accessing the high-opportunity areas of the suburbs, such as redlining and previous FHA policies, but federal policies have also contributed significantly to the disinvestment in neighborhoods *within* urban areas, and therefore, the draining of opportunity from these areas. For example, federal highway programs have received a disproportionate amount of federal support compared to public transportation programs—programs that people of color and low-income people are more apt to rely on. In 2006, approximately \$56 billion of federal infrastructure spending was on capital expenditures (or about three-quarters of federal infrastructure spending); of this, 62% was spent on highways and roads, compared to only about 16% for mass transit.⁵⁸ Not only does this “fiscal favoritism” in federal infrastructure spending disproportionately disfavor low-income communities of color, but the history of the federal highway program also led to the destruction and displacement of urban neighborhoods. One researcher estimates that the federal highway programs mounted in the 1950s and ‘60s directly resulted in the destruction of at least 330,000 urban housing



⁵⁴ Galster and Godfrey, p. 260

⁵⁵ Galster and Godfrey, p. 260

⁵⁶ Swift, Mike. “Home Buyers Suspect Racial Steering.” *The Hartford Courant*, September 8, 2003. Available at <http://www.s4.brown.edu/cen2000/othersay/090803Hartford.pdf>

⁵⁷ Lewis Mumford Center for Comparative Urban and Regional Research. Accessed October 26, 2009 at <http://mumford1.dyndns.org/cen2000/SepUneq/PublicSepDataPages/3280SBSep.htm>

⁵⁸ Congressional Budget Office. “Trends in Public Spending on Transportation and Water Infrastructure, 1956 to 2004.” August 2007. Page 10.

units.⁵⁹ Similarly destructive policies were enacted under the auspices of ‘urban renewal.’ These renewal programs of the 1950s, initiated to spur the revitalization of the central city, instead decimated entire African American neighborhoods—many vibrant in their own right—and displaced low-income residents into large scale, high rise public housing projects. One researcher estimated that between 1957 and 1961, two-thirds of the residents displaced under urban renewal programs were African American or Puerto Rican.⁶⁰ For Connecticut, a July 1963 report established that out of 2005 families that had been relocated, 37% were non-white.⁶¹ **Table 7** also shows the disproportionate impact of urban renewal programs on non-whites in five Connecticut cities.

City	# of families to be displaced	% Non-white
Hartford	1212	41%
New Haven	12540	27%
Bridgeport	1148	39%
Norwalk	403	31%
New Britain	1205	19%

Table 7: City-by-city comparison of families to be displaced, September 1962⁶²

⁵⁹ Selman, Sean. “Pathways to Displacement—expressway construction had most impact on black communities—Brief Article.” Black Issues in Higher Education. FindArticles.com. August 31, 2000. Accessed October 29, 2009 at http://findarticles.com/p/articles/mi_m0DXK/is_14_17/ai_65324667/?tag=content;col1

⁶⁰ Shipp, Sigmund C. “Winning Some Battles but Losing the War? Blacks and Urban Renewal in Greensboro, NC, 1953-1965.” In *Urban Planning and the African American Community: In the Shadows*. June Manning Thomas and Marsha Ritzdorf (Eds.). (Sage Publications, 1997), 187-200. Citing Martin Anderson, *The Federal Bulldozer: A Critical Analysis of Urban Renewal, 1949-1962*. (Cambridge, MA: MIT Press, 1964), 183-90.

⁶¹ The Connecticut Advisory Committee to the United States Commission on Civil Rights, “Report on Connecticut: Family Relocation Under Urban Renewal.” July 1963. Page 16. Accessed October 30, 2009 at <http://www.law.umaryland.edu/marshall/usccr/documents/cr12c76.pdf>

⁶² The Connecticut Advisory Committee report, page 5

Way Forward: Remedying Opportunity Isolation and Intervention Strategies for Building Communities of Opportunity

Where do we go from here?

The discussion in the previous section highlights that communities of color in Connecticut face obstacles to opportunity and social and economic enrichment along many fronts and in many forms. In the housing context, the most important lever of opportunity, this includes the concentration of subsidized and affordable housing, continued disparities in the credit market, more covert forms of discriminatory real estate practices, and land use policies that continue to keep certain communities off-limits to marginalized groups. The accumulation of these obstacles effectively isolates these communities into opportunity-deprived neighborhoods, a fact which places not only these families and neighborhoods, but also the entire State, at a distinct disadvantage.

The traditional model of local economic development has done little to offset the difficulties marginalized communities face as a result of this accumulation.⁶³ Instead, traditional models revolve around a disorganized and fragmented strategy of removing tax burdens and creating business incentives in order to cut business costs, often described as a “cut and deregulate approach” or “supply side” economic development,⁶⁴ pursuing zero-sum strategies that retard the overall growth of regional economies. Local governments have committed billions of dollars to such approaches, using tax abatements, tax free zones (enterprise zones; urban renaissance zones) or other incentives to lure business investment. Despite this extensive commitment to supply side approach, little research has empirically proven these efforts produce long term economic growth.⁶⁵

Disparities (racial, social, and regional) represent collective societal waste and lost creative capacity. As the economist Richard Florida states in *Flight of the Creative Class*:

“Rising inequality is a deadweight drag on our economic competitiveness...The basic formula is simple: Those companies, regions and countries that reduce waste and effectively harness their productive assets have a huge advantage in the Darwinian competition that powers creative capitalism.”⁶⁶

⁶³ The following discussion draws heavily from John A. Powell and Jason Reese, “Perspectives on Community Economic Development in a Global Economy” in *Perspectives on Community Economic Development in a Global Economy*. American Bar Association Forum on Affordable Housing and Community Development Law, 2009

⁶⁴ Bill Schweke. *A Progressive Economic Development Agenda for Shared Prosperity: Taking the High Road and Closing the Low*. Corporation for Enterprise Development (CFED). (June 2006).
http://www.cfed.org/ideas/2007/04/a_progressive_economic_develop.html and Reese, Laura (page 8 notes) Laura Reese. *Sharing the Benefits of Economic Development: What Cities Use Type II Policies?* Urban Affairs Review. Vol 33. No 5. 686-711. (May 1998).

⁶⁵ Norman Krumholz, *Equitable Approaches to Local Economic Development*. Policy Studies Journal. Vol.27 No. 1, 1999 (83-85); Matthew Marlin. *The effectiveness of economic development subsidies*. Economic Development Quarterly, 4, 15-22. (February 1990); M. Stephenson. *Whither the Public Private Partnership? A Critical Overview*. Urban Affairs Quarterly. Vol 27. No. 1. (January 1991); Daniele Bondonio and John Engberg, *Enterprise zones and local employment: evidence from the states' programs*. Regional Science and Urban Economics. Vol 30. 519-549 (2000); Avis C. Vidal, *Reintegrating Disadvantaged Communities into the Fabric of Urban Life: The Role of Community Development*. Housing Policy Debate. Vol. 6 No. 1. (1995).

⁶⁶ Richard Florida, *Flight of the Creative Class: The New Global Competition for Talent*. Harper Business. 2005. Pg 194

In *Reflections on Regionalism*, Bruce Katz of the Brookings Institute finds regional inequity to be the root of economic challenges facing our metropolitan regions today.

“Allowing richer parts of the region to externalize their social responsibility creates resource-starved, poorly functioning communities at the core. When one part becomes dysfunctional, the entire system is compromised. This is what is happening with the inner cities and their older suburbs – difficulties are negatively affecting entire regions.”⁶⁷

Increasing the economic viability of our communities, cities and regions will require “well- trained, creative, and flexible work forces.”⁶⁸ To achieve this goal, communities must be willing to embrace a new approach to building community through holistic human development. Such an approach involves more than just keeping incomes above poverty, but requires a sustained commitment to aligning people with the opportunities and tools needed to excel and succeed in our society.⁶⁹ Safe neighborhoods, healthy communities, preventative and affordable health care, sustainable employment, stable housing, outlets for democratic participation and a high quality education are the critical building blocks to successful life outcomes, vibrant communities and a just society.⁷⁰ Meeting these goals will require moving our policies away from merely providing social welfare and moving towards providing pathways to opportunity.

There are two primary strategies that can be pursued to increase the access to opportunity for Connecticut’s marginalized populations: to bring opportunities to opportunity- deprived areas, and to connect people to existing opportunities throughout the metropolitan region. Connecticut should adopt strategies to open up access to the “levers” of opportunity for marginalized individuals, families and communities. One model of remedying opportunity isolation is the “Communities of Opportunity”⁷¹ model, a fair housing and community development framework that attempts to remedy these disparities while growing opportunity for all people in the region.

The approach is based on a strong foundation of research and fair housing experience. We need to build human capital through improved wealth-building, educational achievement, and social and political empowerment. We must invest in places by supporting neighborhood development initiatives, attracting jobs with living wages and advancement opportunities, and demanding high- quality local services for all neighborhoods, such as local public schools that perform. We must also encourage better links among

⁶⁷ Bruce Katz, ed. *Reflections on Regionalism*. Washington DC: The Brookings Institution. (2000). Pg. 3.

⁶⁸ Rondinelli, and Kasarda (see page 2 on notes) and Felbinger and Robey see page 6 of notes Dennis Rondinelli, John Johnson and John D. Kasarda, *The Changing Forces of Urban Economic Development: Globalization and City Competitiveness in the 21st Century*, Cityscape: A Journal of Policy Development and Research, U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Volume 3. Number 3, 1998 and Claire Felbinger and James Robey. *Globalization's impact on state and local policy: The rise of regional cluster-based economic development strategies*. Policy Studies Review (Review of Policy Research), 18, 64-79. (2001).

⁶⁹ John a. powell, *Opportunity-Based Housing*. Journal of Affordable Housing And Community Development Law. Winter. 188. And John powell, Jason Reece and Christy Rogers. *Communities of Opportunity: A Framework for a More Equitable and Sustainable Future for All*. The Kirwan Institute for the Study of Race & Ethnicity. (January 2007). <http://www.kirwaninstitute.org/publicationspresentations/publications/index.php>

⁷⁰ John a. powell, *Opportunity-Based Housing*. Journal of Affordable Housing And Community Development Law. Winter. 188. And John powell, Jason Reece and Christy Rogers. *Communities of Opportunity: A Framework for a More Equitable and Sustainable Future for All*. The Kirwan Institute for the Study of Race & Ethnicity. (January 2007). <http://www.kirwaninstitute.org/publicationspresentations/publications/index.php>

⁷¹ The following recommendations are adapted from previous Kirwan Institute reports and work.

people and places, fostering mobility through high-quality public transportation services and region-wide housing mobility programs. In addition, the model advocates for managing sprawling growth, in order to reduce the drain of jobs and resources from existing communities. The Communities of Opportunity model advocates for a fair investment in all of a region's people and neighborhoods -- to improve the life outcomes of all citizens, and to improve the health of the entire region.



Figure 5: Activities supporting a community of opportunity model for social justice

This change can be achieved in two ways: initiating opportunities in areas where there are few, and providing people more access to those areas that are already opportunity-rich. The quality of a neighborhood has significant implications for the life chances of its residents, which in turn affects regional performance and health. Low opportunity neighborhoods do not allow for development of human capital, a factor that is becoming increasingly important in today's global, service-sector economy. Thus, the decreased capital for a particular community affects regional competitiveness at the national and global levels, resulting in a socially and economically inefficient society. However, the extent to which a region can develop successful pathways to opportunity will result in increased social and economic health.

Opportunity Community Advocacy: The Kirwan Institute's opportunity communities program focuses on four primary activities to affirmatively connect people to opportunity: <i>opportunity mapping, opportunity based fair housing, neighborhood revitalization and regional equity.</i>			
Opportunity Mapping: The first step in applying the Communities of Opportunity framework is a critical one, and it is to use opportunity mapping to better understand and represent the dynamics of opportunity within a region. Mapping the geographic distribution of opportunity helps evaluate where these opportunity mismatches exist in a community.	Opportunity Based Fair Housing: Housing advocacy focuses on providing fair access to communities of opportunity through affordable housing development and fair housing policy. Sustainable affordable housing opportunities must be deliberately connected to high opportunity communities and be linked to support services.	Neighborhood Revitalization: Strategic investments are critical to support the resurgence of distressed low opportunity communities. Initiatives should promote a model of neighborhood revitalization, with the goal of improving neighborhoods while assuring the communities remain neighborhoods of choice that are accessible to all residents.	Equitable Regional Policy: Equitable regionalism calls for proactive policymaking that gives all people access to neighborhood resources, connections to opportunity-rich areas throughout the region, and a voice in the future of their communities. Equitable regionalism affirms the need for every community to have a voice in the resource development and future of the region.

Supporting people is achieved through investments in human capital whereby everyone has the opportunity to reach their creative potential. This can be generated through wealth creation, educational attainment, sustained employment, and political empowerment. Examples include affordable homeownership programs, leadership and job training, community organizing and assisted housing where needed. In Connecticut, the City of Hartford and some surrounding communities have already begun to make this investment. In 1996, when the Connecticut Supreme Court ruled that the segregated conditions in the Hartford public school system violate the Connecticut Constitution in the landmark case of *Sheff v. O'Neill*,⁷² the State of Connecticut began devising a remedy. The main tools have been inter-district magnet schools and Project Choice, which gives Hartford children the opportunity to attend suburban schools. More than 1,000 Hartford students now take part in Project Choice, and 22 new regional magnet schools have been created, most within Hartford. Unfortunately, despite some progress, today only 16% of Hartford children are attending integrated schools.⁷³

Supporting places is achieved through community development initiatives and growth management practices that sustain and empower neighborhoods. This can be generated through neighborhood redevelopment, support of neighborhood anchors, increased employment opportunities to jobs providing living wages, and equal provision of local services, including high-performing schools. Examples include brownfield and vacant property development, minority and small business development, improving school conditions, and housing and infrastructure investments. Anti-gentrification strategies such as rent control are also necessary.

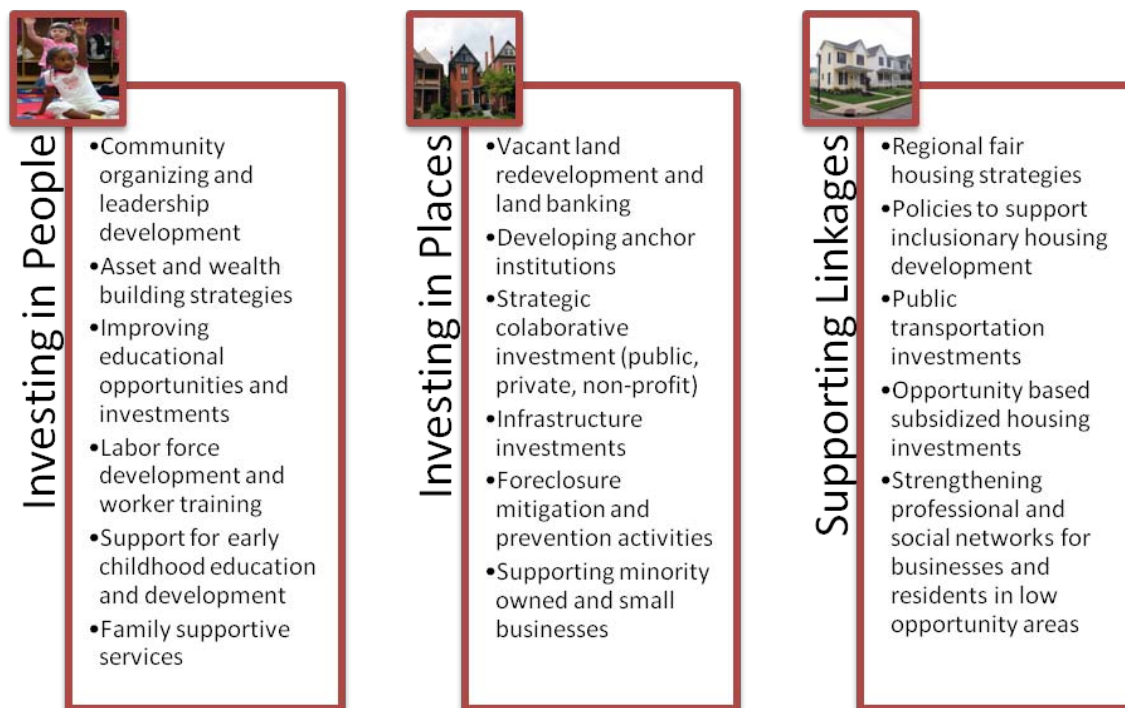
Supporting linkages is achieved through providing the connections between people and places. This concept revolves around the mobility and degree of access for people to high opportunity areas.

⁷² *Sheff v. O'Neill*, 238 Conn. 1, 678 A.2d 1267 (1996).

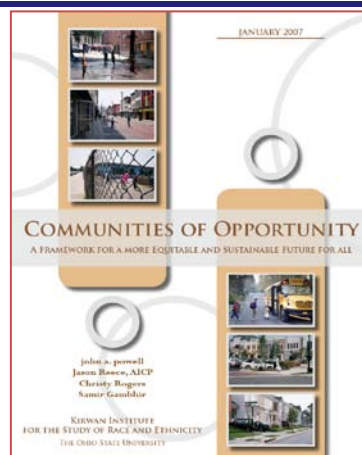
⁷³ <http://www.sheffmovement.org/index.shtml>

Examples through which this can be achieved include fair share and inclusionary (or opportunity-based) housing, public transportation, and school integration. Without these linkages, support of people and places is less effective.

By adopting an opportunity-oriented model of development and empowerment, we can address the systemic and structural barriers that cumulatively work to deny opportunity and advancement to marginalized people and communities. The model is focused on empowering communities by re-orienting the levers and pathways of opportunity; in essence, re-orienting the structures that produce disadvantage and making them work for marginalized populations. By allowing a creative space for individuals and communities to achieve their potential, we can produce a healthier and more robust democratic society.



For more information about the community of opportunity model of social justice, please review our report "Communities of Opportunity: A Framework for a More Equitable and Sustainable Future for All" at www.kirwaninstitute.org



"I look forward confidently to the day when all who work for a living will be one with no thought to their separateness as Negroes, Jews, Italians or any other distinctions. This will be the day when we bring into full realization the American dream -- a dream yet unfulfilled. A dream of equality of opportunity, of privilege and property widely distributed; a dream of a land where men will not take necessities from the many to give luxuries to the few..."

-Rev. Martin Luther King, Jr.

"All of us do not have equal talent, but all of us should have an equal opportunity to develop our talents."

- John Fitzgerald Kennedy

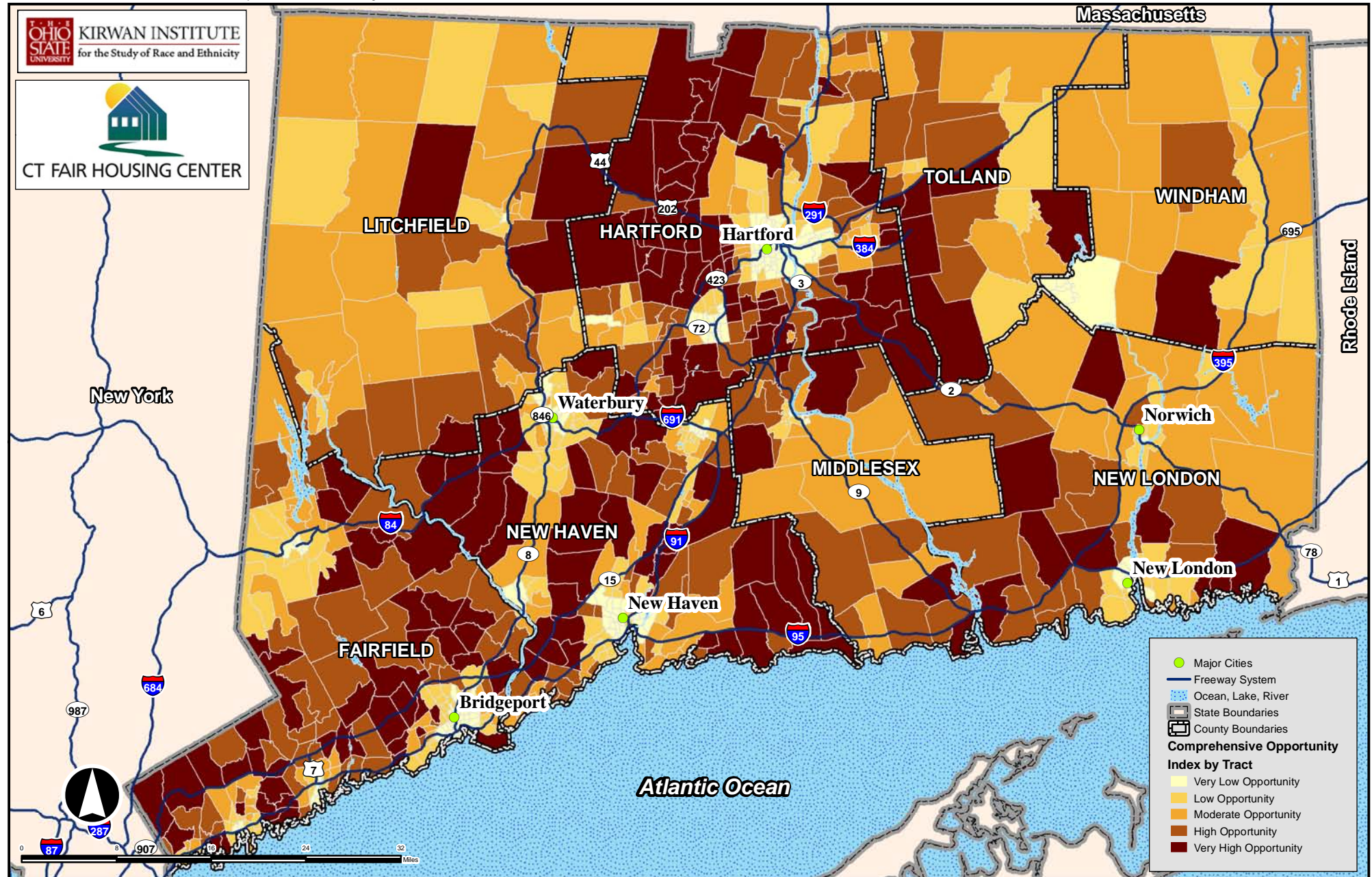
APPENDIX A: MAPS

Map 1: Comprehensive Opportunity

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators.

Source: US Census, CSDE, ESRI Business Analyst and MAGIC. Date: August 31, 2009

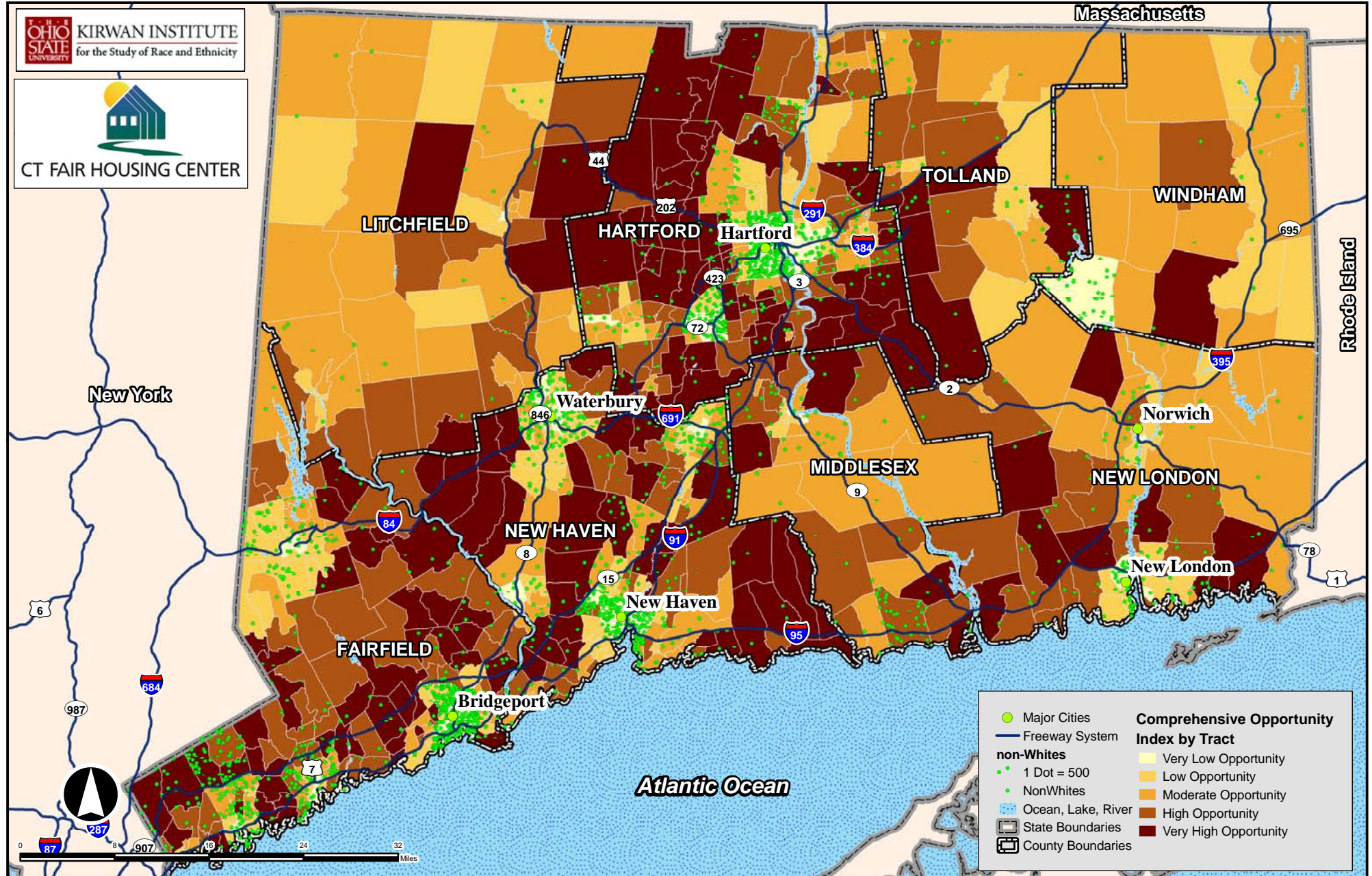


Map 2: Comprehensive Opportunity with non-White population overlay

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with non-White population.

Source: US Census, CSDE, ESRI Business Analyst, DECD and MAGIC. Date: August 31, 2009

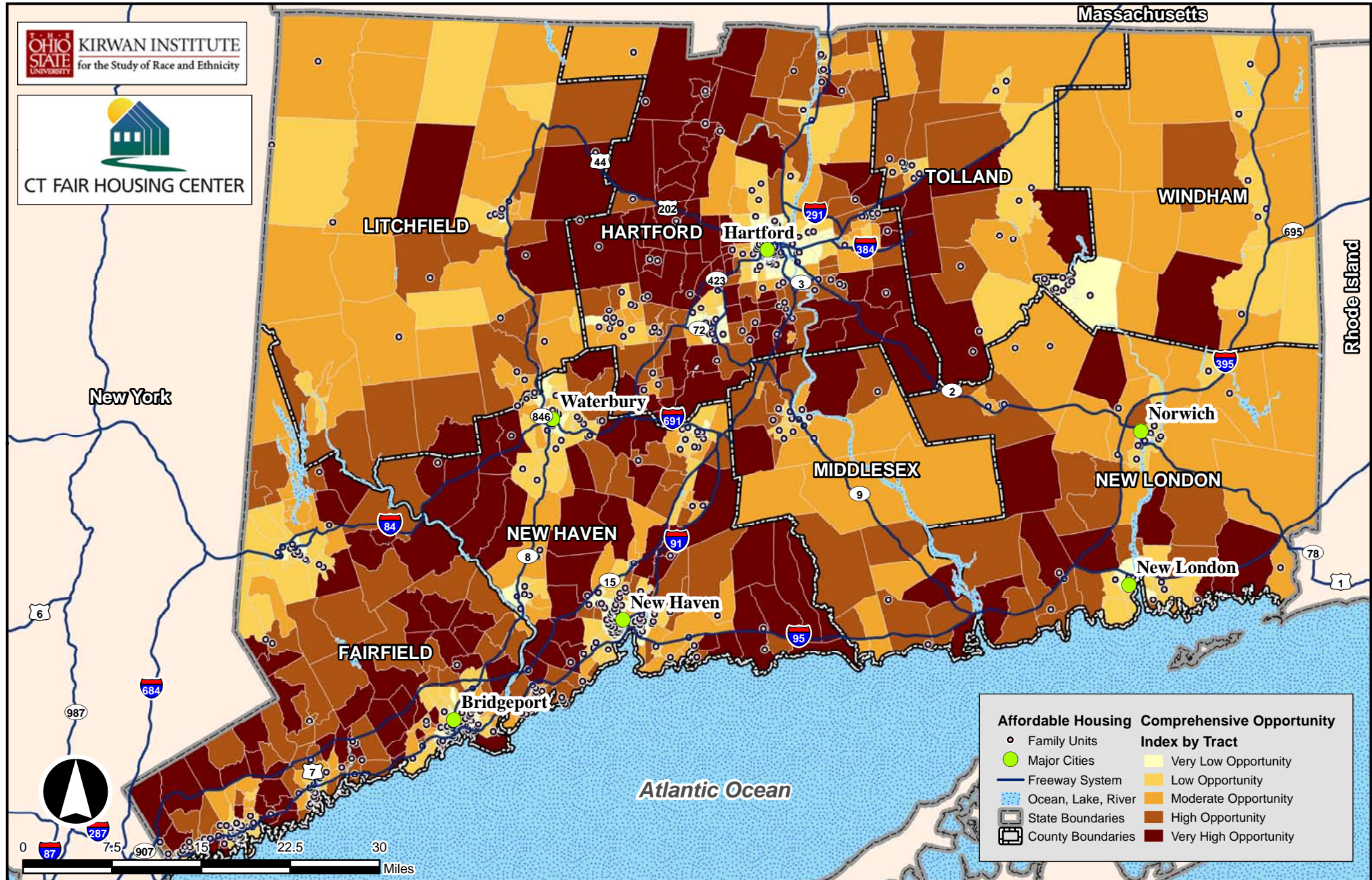


Map 10: Comprehensive Opportunity with Affordable Housing (Family units) overlay

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with affordable housing units.

Source: US Census, CSDE, ESRI Business Analyst, DECD and MAGIC. Date: August 31, 2009

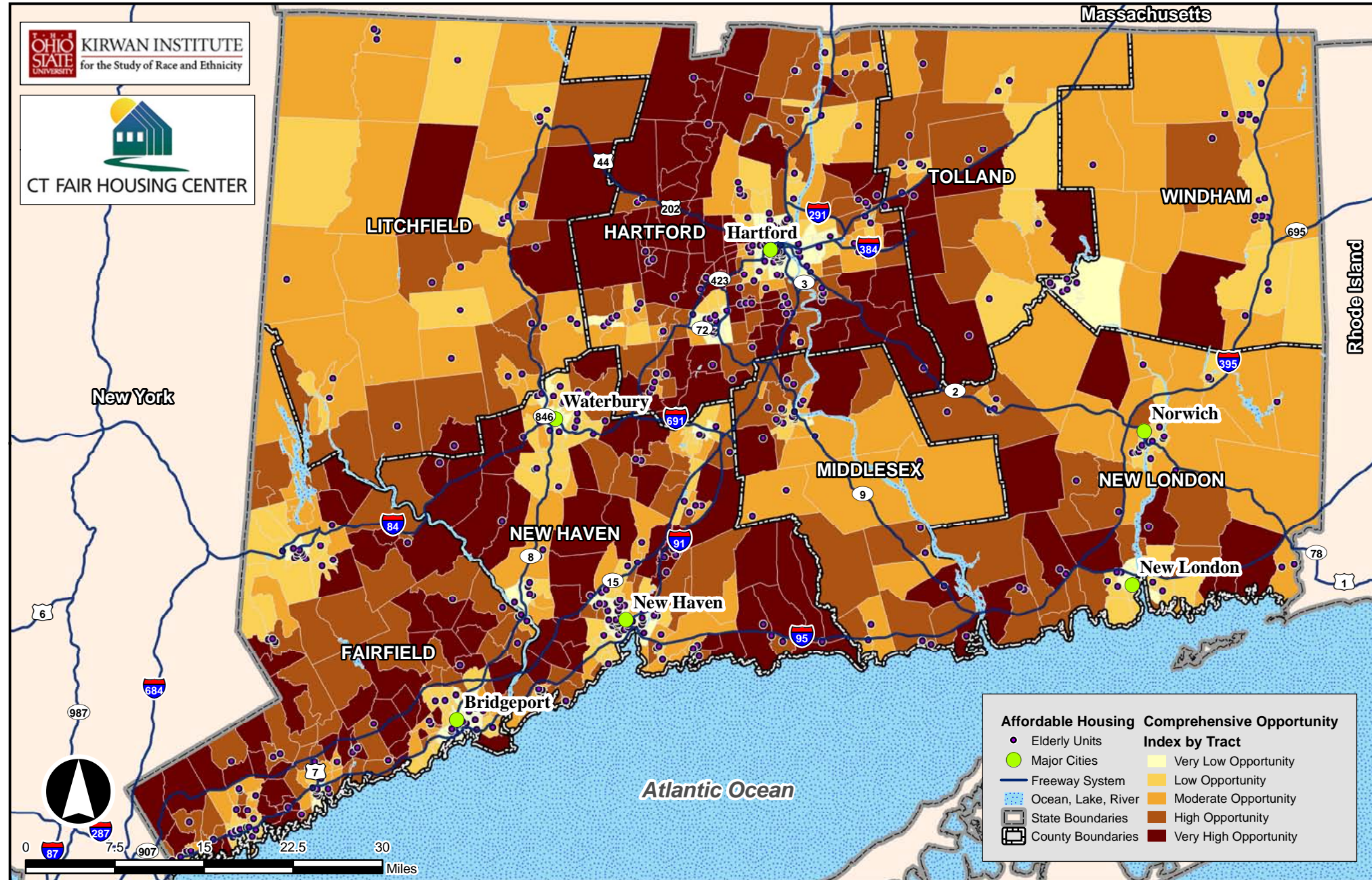


Map 11: Comprehensive Opportunity with Affordable Housing (Elderly units) overlay

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with affordable housing units.

Source: US Census, CSDE, ESRI Business Analyst, DECD and MAGIC. **Date:** August 31, 2009

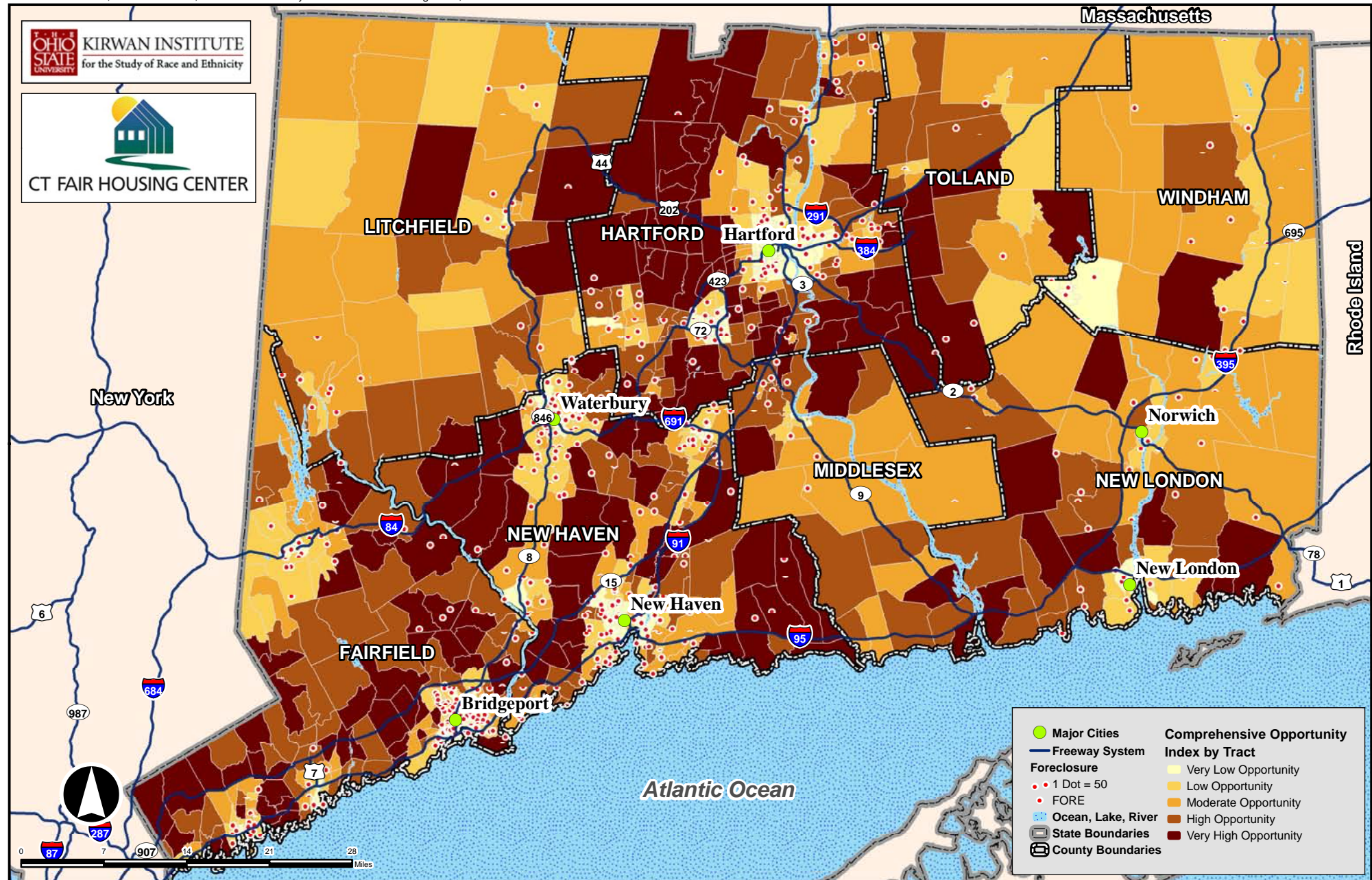


Map 13 :Comprehensive Opportunity with Home Foreclosure overlay

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, Housing & Neighborhood indicators, overlaid with home foreclosures.

Source: US Census, Federal Reserve, ESRI Business Analyst and MAGIC. Date: August 31, 2009

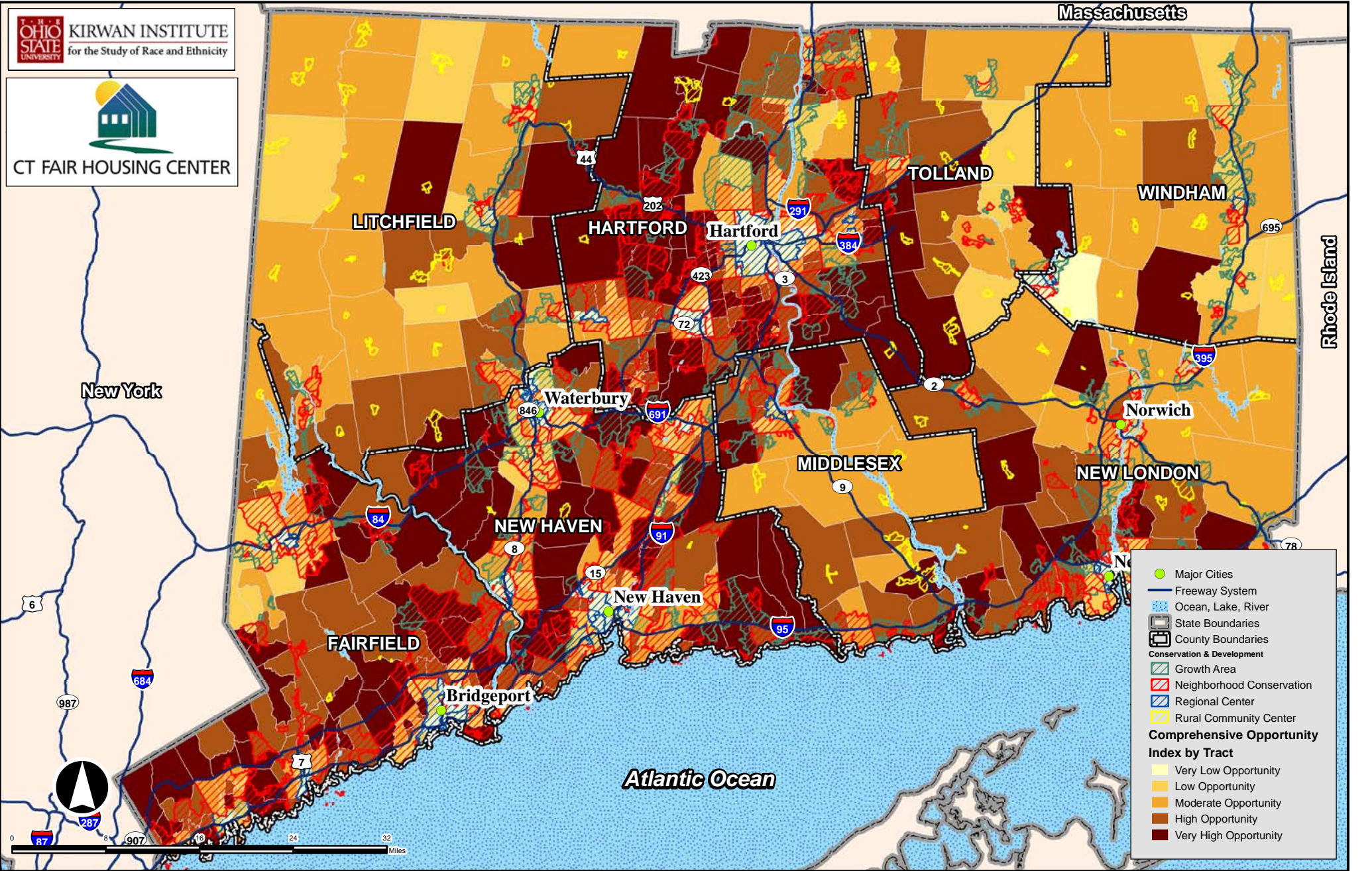


Map 16: Comprehensive Opportunity with Conservation & Development overlay

STATE OF CONNECTICUT

This map displays the spatial pattern of distribution of opportunity by census tract based on Education, Economic & Mobility, and Housing & Neighborhood indicators, overlaid with Conservation & Development areas.

Source: US Census, CSDE, ESRI Business Analyst and MAGIC. Date: August 31, 2009



Appendix B: Notes and Support Information for Opportunity Indicators

The following notes and source information pertain to the indicators utilized in the opportunity index.

Education Quality and Opportunity					
	DESCRIPTION	SOURCE	WEBSITE	DATA (YEAR)	GEOGRAPHIC LEVEL
Math test Scores	Test scores for neighborhood schools	Connecticut Department of Education	http://www.ctreports.com/	2008-2009	by school
Reading Test Scores	Test scores for neighborhood schools	Connecticut Department of Education	http://www.ctreports.com/	2008-2009	by school
Educational attainment for the total population	Percentage of population with college degree including associate degree	Census 2000, SF3	http://www.census.gov/	2000	by census tracts

Economic Health and Transportation					
	DESCRIPTION	SOURCE	WEBSITE	DATA (YEAR)	GEOGRAPHIC LEVEL
Unemployment Rates	Percentage of people in labor force but unemployed	Census 2000, SF3	http://www.census.gov/	2000	by census tracts
Population on Public Assistance	Percentage of people on public assistance	Census 2000, SF3	http://www.census.gov/	2000	by census tracts
Economic Climate(change in number of jobs from 2005 to 2008 within 5 miles)	Percentage change of jobs	ESRI Business Analyst		2005, 2008	by establishments
Mean Commute Time	Average time to commute for the residents of census tracts	Census 2000, SF3	http://www.census.gov/	2000	by census tracts

Neighborhood Stability					
	DESCRIPTION	SOURCE	WEBSITE	DATA(YEAR)	GEOGRAPHIC LEVEL
Neighborhood Vacancy Rate	Percentage of vacant housing by census tracts	Census 2000, SF3	http://www.census.gov/	2000	by census tracts
Neighborhood Poverty	Percentage of people below poverty for whom the poverty level has been determined by census tracts	Census 2000, SF3	http://www.census.gov/	2000	by census tracts
Home Ownership rate	Percentage of owner occupied homes in the given housing stack	Census 2000, SF3	http://www.census.gov/	2000	by census tracts

Appendix C: Summary of Methods and Notes

The following presents the methodology and indicators for the Connecticut opportunity analysis.

Spatial distribution of opportunity and subsequent analysis was based on a number of indicators categorized under three sub areas of opportunity – Educational, Economic and Neighborhood/Housing quality. The comprehensive opportunity map represents the combined score based on these three sub-areas. This analysis utilized ten (10) indicators for which data was collected from public (e.g., Census, Dept. of Education, EPA) and private (e.g., ESRI) data sources. The analysis was conducted using Census Tracts as geographic representations of neighborhoods.

To map opportunity in the region, we use variables that are indicative of high and low opportunity. High opportunity indicators include the availability of sustainable employment, high-performing schools, a safe environment, and safe neighborhoods. A central requirement of indicator selection is a clear connection between the indicator and opportunity. What is opportunity? For this analysis, opportunity is defined as environmental conditions or resources that are conducive to healthier, vibrant communities and are more likely to be conducive to helping residents in a community succeed. Indicators could either be impediments to opportunity (which are analyzed as negative neighborhood factors, e.g., high neighborhood poverty) or conduits to opportunity (which are analyzed as positive factors, e.g., an abundance of jobs).

These multiple indicators of opportunity are assessed at the same geographic scale, thus enabling the production of a comprehensive opportunity map for the region.

The following table presents the indicators utilized in the analysis.

Educational Opportunity	Economic Opportunity	Neighborhood/Housing Quality
Students Passing Math Test scores	Unemployment Rates	Neighborhood Vacancy Rate
Students Passing Reading Test scores	Population on Public Assistance	Crime Index or Crime Rate
Educational attainment	Economic Climate(Job Trends)	Neighborhood Poverty Rate
	Mean Commute Time	Home Ownership Rate

Calculating the Opportunity Index:

The various opportunity indicators were analyzed relative to the other census tracts within the region by standardizing through the use of “z scores.” A z score is a statistical measure that quantifies the distance (measured in standard deviations) a data point is from the mean of a data set. The use of z scores allows data for a census tract to be measured based on their relative distance from the data average for the entire region. The final “opportunity index” for each census tract is based on the average z score for all indicators by category. The

corresponding level of opportunity (very low, low, moderate, high, very high) is determined by sorting all census tracts into quintiles based on their opportunity index scores. Thus, the census tracts identified as “very high” opportunity represent the top 20% of scores among census tracts. Conversely, census tracts identified as “very low” opportunity represent the lowest scoring 20% of census tracts.

Z scores are helpful in the interpretation of raw score performance, since they take into account both the mean of the distribution and the amount of variability (or the standard deviation). The z score indicates how far the raw score is from the mean, either above it or below in standard deviation units. A positive z score is always above the median (upper 50%). A negative z score is always below the median (lower 50%) and a z score of zero is always exactly on the median or equal to 50% of the cases. Thus, when trying to understand the overall comparative performance of different groups with respect to a certain variable, we can assess how a certain group (of individuals, tracts, etc.) is performing with respect to the median performance for the certain variable. No weighting was applied to the various indicators; all indicators were treated as equal in importance.

Appendix D: The Impact of Neighborhood Conditions – Additional Literature and Resources

For general information, see:

George C. Galster, "A Cumulative Causation Model of the Underclass: Implications for Urban Economic Development Policy," in *The Metropolis in Black and White: Place, Power, and Polarization*, eds.

G.C. Galster and E.W. Hill. Center for Urban Policy Research, Rutgers University, 1992. and Jurgen Friedrichs, George Galster, and Sako Musterd, "Neighborhood Effects on Social Opportunities: The European and American Research and Policy Context," *Housing Studies* 18.6. 2003 and 797-806;

George Galster and Sean P. Killen, "The Geography of Metropolitan Opportunity: A Reconnaissance and Conceptual Framework" *Housing Policy Debate* 6.1.1995. Pages 7-43;

Margery Austin Turner and Dolores Acevedo-Garcia. "Why Housing Mobility? The Research Evidence Today." *PRRAC Newsletter* January/February 2005. Paul Jargowsky, *Stunning Progress, Hidden Problems: The Dramatic Decline of Concentrated Poverty in the 1990s* (May 2003). The Brookings Institute. Available on-line at:

<http://www.brookings.edu/es/urban/publications/jargowskypoverty.htm>

For examples of education impacts, see:

Gary Orfield and Susan Eaton, "Dismantling Desegregation: The Quiet Reversal of Brown v. Board of Education." New York: New Press. 1996 and "Quality Counts '98: The Urban Challenge," *Education Week*, January 8, 1998, p. 6.

See also Stephanie Stullich, Brenda Donly, and Simeon Stolzberg, "Targeting Schools: Study of Title I Allocations within School Districts" Department of Education. 1999

Mary M. Kennedy, Richard K. Jung, and M. E. Orland, *Poverty, "Achievement, and the Distribution of Compensatory Education Services: An Interim Report from the National Assessment of Chapter 1."* Washington, D.C.: U.S. Department of Education. 1986.

Stephen Schellenberg, "Concentration of Poverty and Ongoing Need for Title I," in Gary Orfield and Elizabeth DeBray, eds., *Hard Work for Good Schools: Facts Not Fads in Title I Reform.* Cambridge, MA.

The Civil Rights Project. Harvard University. 1999

Orfield, G., & Lee, C. (2004, January). "Brown at 50: King's dream or Plessy's nightmare?" Cambridge, MA: The Civil Rights Project. Harvard University. January 2004. Available on-line at: <http://www.civilrightsproject.harvard.edu/research/reseg04/brown50.pdf>

For examples of economic and employment impacts, see:

Richard Price and Edwin S. Mills, "Race and Residence in Earnings Determination," *J. Urb. Econ.* 17 (1985): 1-18;

Harry J. Holtzer, "The Spatial Mismatch Hypothesis: What has the Evidence Shown?" *Urb. Studies* 28 (1991): 105;

J.F. Kain, "The Spatial Mismatch Hypothesis: Three Decades Later," *3.2 Housing Pol'y Deb.* 3.2 (1992): 371;

M. Stoll., *Job Sprawl And The Spatial Mismatch Between Blacks And Jobs* (2005). The Brookings Institute. Available on-line at:
http://www.brookings.edu/dybdocroot/metro/pubs/20050214_jobsprawl.pdf;

Harry Holzer, Keith Ihlanfeldt, and David Sjoquist, "Work, Search, and Travel among White and Black Youth," *Journal Of Urban Economics* 35 (1994): 320-345;

K. Ihlanfeldt & D. Sjoquist, "The Spatial Mismatch Hypothesis: A Review of Recent Studies and Their Implications for Welfare Reform," *Housing Policy Debate* 9 (1998): 881;

Chengri Ding and Gerrit-Jan Knaap, "Property Values in Inner-City Neighborhoods: The Effects of Homeownership, Housing Investment, and Economic Development," *Housing Policy Debate* 13.4 (2003): 701-727;

Karen Chapple, "Overcoming Mismatch: Beyond Dispersal, Mobility, and Development Strategies," *Journal of the American Planning Association* 72.3 (2006): 322-36.

For examples of health, environmental justice and transportation impacts, see:

David R. Williams and Chiquita Collins, "Racial Residential Segregation: A Fundamental Cause of Racial Disparities in Health," 116 *Public Health Reports* (Sept/Oct 2001): 404, 405;

Benjamin J. Apelberg, Timothy J. Buckley and Ronald H. White, "Socioeconomic and Racial Disparities in Cancer Risk from Air Toxins in Maryland," *Environmental Health Perspectives* 113 (June 2005);

Christopher R. Browning and Kathleen A. Cagney, "Moving Beyond Poverty: Neighborhood Structure, Social Processes and Health," *Journal Of Health And Social Behavior* 44 (2003): 552-571;

Helen Epstein, "Enough To Make You Sick?," *The New York Times Magazine* (10/12/03);

I.H. Yen and G.A. Kaplan, "Neighborhood social environment and risk of death: Multilevel evidence from the Alameda County Study," *American Journal of Epidemiology* 149.10 (1999): 898-907;

Robert D. Bullard, "Addressing Urban Transportation Equity in the United States," 31 *Fordham Urban Law Journal* 31 (2004): 1183;

Thomas W. Sanchez et. al., "Moving To Equity: Addressing Inequitable Effects of Transportation Policies on Minorities," The Civil Rights Project and Center for Community Change, Harvard University (June 2003). Available at:

http://www.civilrightsproject.harvard.edu/research/transportation/trans_paper03.php#fullreport.

For examples of crime and safety impacts, see:

For more information on the impacts of vacant and abandoned properties, visit the resource page of the National Vacant Property Campaign. Located on-line at:

<http://www.vacantproperties.org/facts.html>;

M. R. Greenberg, Improving Neighborhood Quality: A Hierarchy of Needs 10 (3) *Housing Policy Debate* 601-624 (1999);

Robert J. Sampson, Stephen W. Raudenbush, and Felton Earls, "Neighborhoods and Violent Crime: A Multi-Level Study of Collective Efficacy," *Science* 277 (1997): 918-24 and *Youth and Violence: a Report of the Surgeon General* (January 2001). Available on-line at:

<http://www.surgeongeneral.gov/library/youthviolence/youthviolence.htm>;

The *Moving to Opportunity Interim Impacts Evaluation* found that "perhaps most notable from the perspective of the families themselves is the fact that they were successful in achieving the goal that loomed largest in their motivation to move out of their old neighborhoods:

improvements in safety." Orr, Feins, Jacob, and Beecroft (Abt Associates Inc.) and Sanbonmatsu, Katz, Liebman and Kling (NBER), U.S. Department of Housing and Urban Development Office of Policy Development and Research, Executive Summary of MOVING TO OPPORTUNITY INTERIM IMPACTS EVALUATION (September 2003). Page ix. Available on-line at:

<http://www.huduser.org/publications/fairhsg/mtoFinal.html>

Appendix E: Examples of Kirwan Institute's Research Projects

City of New Orleans: The State of Opportunity post-Katrina (Ongoing)

Kirwan Institute is assisting Greater New Orleans Fair Housing Action Center to map the spatial distribution of opportunity in the City of New Orleans. Based on the premise that Section 8 Housing Voucher recipients are being turned away from high performing areas, GNO FHA Center attempts to identify these areas and make policy recommendations to promote fairness and equity in the area.

Race and Regionalism in Cleveland: Growing Together to Expand Opportunity for All

This study was commissioned by the Presidents' Council of Cleveland. The purpose of this research initiative is to understand how regionalism could impact the African American community. In addition, the goal of this research is to identify equity-based regional policies that could improve conditions for the African American community, increase the social health and economic vitality of the entire Cleveland region, providing benefits to all residents of the Cleveland metropolitan region.

Link: <http://4909e99d35cada63e7f757471b7243be73e53e14.gripelements.com/publications/CleveReportMay2007.pdf>

King County, Washington: Fair Housing and Opportunity (Ongoing)

Northwest Justice Project at Seattle, WA commissioned Kirwan Institute to conduct opportunity analysis for King County, Washington. This opportunity mapping project is broken into two phases; phase 1 which is a preliminary opportunity mapping assessment and phase 2 which provides a more robust assessment and evaluation of socioeconomic assessment of population patterns and evaluation of housing within the various opportunity areas, as well as strategy recommendations to affirmatively connect marginalized communities to opportunity in King County, WA.

Massachusetts: The State of Opportunity for People of Color in MA

An "opportunity mapping" analysis was commissioned by Legal Aid organizations in the State of Massachusetts and funded by the Massachusetts Legal Assistance Corporation. These representatives of the Legal Aid community for the State of Massachusetts worked with The Kirwan Institute for the Study of Race & Ethnicity at The Ohio State University to conduct the analysis. The goal of the opportunity mapping initiative was to understand how low income groups and racial and ethnic populations were situated in Massachusetts's geography of opportunity. The initiative not only provides a tool to support advocacy and policy reform, but also provides an analytical lens to view the challenges and potential remedies for legal aid clients in the State of Massachusetts.

Link: <http://kirwaninstitute.org/research/projects/massneighbopp/MA-opportunity-mapping-resource-site/index.php>

Baltimore: Mapping Opportunity for Thompson v. HUD

Opportunity mapping in the Baltimore region was conducted as part of the Thompson v. HUD fair housing litigation. Plaintiffs used opportunity mapping to frame their remedial proposal, in

response to a liability ruling that found the U.S. Department of Housing and Urban Development in violation of the Fair Housing Act. The plaintiffs have proposed establishing 7,000 affordable housing units in the region's high-opportunity communities, available to volunteers who wish to relocate out of the City of Baltimore's public housing. In response, an umbrella organization of seven social justice organizations (known as the Baltimore Regional Housing Campaign) has adopted the opportunity-based approach and is actively working outside of the Court's remedial action to develop affordable housing options in Baltimore's high-opportunity communities, as well as counseling those who desire to leave Baltimore's public housing for new opportunities. The Institute is playing a role in these activities, using our expertise in Geographic Information Systems to identify areas of secure, affordable housing in Baltimore's high-opportunity areas.

Link: <http://kirwaninstitute.org/research/projects/thompsonhud.php>

Austin: The Central Texas Opportunity Initiative

The Central Texas Opportunity initiative was initiated by Green Doors (formerly Community Partnership for the Homeless) and involved a steering committee representing a diverse array of organizations in the Central Texas region. The committee included representatives from PeopleFund, a regional community development financial institution; Envision Central Texas, a regional planning body; Capital Metro, the region's public transit authority; the Indigent Care Collaborative, a non-profit health organization focused on public health issues for the poor; Capitol Area Council of Governments; United Way Capital Area; Habitat for Humanity; and several professors from the University of Texas's Community & Regional Planning and Public Health Departments. The committee worked collaboratively with Kirwan Institute to identify indicators of opportunity in the region. The broader goal of the opportunity mapping initiative is to provide a data resource for policy makers, community development practitioners, social service providers, and the public to support actions to remedy socioeconomic inequity issues highlighted by the map, such as providing access to health care or addressing affordable housing.

Link: <http://kirwaninstitute.org/research/projects/centtxoppmap.php>



CT FAIR HOUSING CENTER

CT FAIR HOUSING CENTER

The Connecticut Fair Housing Center is a statewide non-profit organization dedicated to ensuring that individual choice, and not discrimination, determines where people live in Connecticut. Because housing discrimination has a disproportionate effect on people with low incomes, we place a particular focus on the intersection of poverty and discrimination.

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KIRWAN INSTITUTE

A university-wide interdisciplinary research institute, the Kirwan Institute generates and supports innovative analyses of the dynamics that underlie racial marginality and undermine full and fair democratic practices in the United States and throughout the global community. Its work informs policies and practices to produce equitable change.

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For more information on this report, Please contact **Jason Reece** | Email: Reece.35@osu.edu

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